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ABSTRACT

The leader's guide and member's manual are presented for a 4-H project designed primarily for older teens, ages 16-19, the group most likely to need information on how to rent their first "home away from home." The member's manual is divided into 10 sections, with each section covering a particular aspect of the rental process. It guides the learner through the decision-making process of finding, selecting, furnishing, and maintaining an apartment; helps the learner understand the basic terms of a lease and the things to watch out for in a lease; provides guidelines for selecting an apartment and explains the costs of renting; suggests inexpensive ways to furnish an apartment; gives basic information on caring for and maintaining an apartment; and lists pointers on selecting a roommate. Sections 2-10 contain objectives; information; glossary; and activities. The leader's guide provides an introduction to the project and to working with youth; an explanation of the activities; some possible modifications; guidelines for carrying out the project; answers to questions; and additional teaching materials needed. Two games that group members can make themselves are included. A video is available separately. (YLB)

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The Rent Event. Leader's Guide [and] Member's Manual.

Prepared by Robert J. Thee and Sandra K. Rawls
Updated by Robert J. Thee and Jan Scholl

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The Rent Event

LEADER'S GUIDE

EE 079-860

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College of Agricultural Sciences • Cooperative Extension

Prepared by Robert J. Thee, extension agent, housing and financial management, Penn State; and Sandra K. Rawls, former assistant professor of environmental design, University of Missouri—Columbia. Updated by Robert J. Thee and Jan Scholl, associate professor, Ag and Extension Education, Penn State.

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The Rent Event

LEADER'S GUIDE

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Congratulations! We're glad you decided to become a volunteer leader for The Rent Event project. This will be fun for both you and your group members as they discover the process, costs, satisfactions, and frustrations of renting the first place of their own.

Learning about renting is especially important for older teens because they will soon be leaving home to get jobs, go to college, or get married. But you may be wondering, "Why teach them about renting? Don't most young people want to buy a place of their own?"

Yes, most young people probably do want to buy a place of their own, but buying can be quite expensive, especially during periods of high inflation and high interest rates. Realistically, most young people will have to rent for at least a few years before they are able to save enough money for the down payment, closing costs, and other expenses associated with purchasing a home. Therefore, it is extremely important for them to understand the complexities of the rental process.

Enhancing self-esteem and learning effective decision-making skills have been identified as two of the most critical issues in the development of older adolescents. The Rent Event addresses both of these issues. Young people build self-confidence by applying the decision-making process to the tangible situation of renting a place to live. The skills they learn in this process will help them have a more satisfying first-time rental experience as well as prepare them for future housing decisions—including those relating to homeownership.

. . . Before We Go Any Further . . .

You'll notice that everything in this project looks kind of glitzy and theatrical. This is because the project theme is based on the idea that renting is a happening or event, as in "a movie premiere."

What's a theatrical production without actors, you ask? Never fear! The Rent Event comes complete with a cast of thousands, well . . . actually, a cast of four. You will meet Hermie House (the star), his friends, Hermione and Rose, and his roommate Roscoe. The use of Hermie and the other house characters allows them to be portrayed as characters who tend to make a lot of mistakes. Hermie and friends provide the necessary comic relief for the project.

Although you are the director of this production, you have back-up support. Your county extension agent is there to provide any assistance you might need on this project, so don't hesitate to ask.

The Audience

This project is designed primarily for older teens, ages 16-19, the group most likely to need information on how to rent their first "home away from home." For them, it is the "teachable moment," a term coined by R. J. Havighurst and referring to the specific time when a person is most receptive to learning new ideas. Should younger teens seem interested in the project, by all means encourage them; but don't be disappointed if they seem uninterested. The idea of being out on their own may seem a long way away to them.

An important characteristic of this age group is that they need less structured leadership from you, but they will need your guidance and will look to you as a facilitator or advisor. What does this mean with respect to your role as a project leader? Good news! You will not be called upon to completely prepare and conduct all of the activities for the meetings. Group members can be responsible for many of them. Older teens need to be given responsibility in order to learn to be responsible, so let them do as much as they can and want to do. Also, if they have a hand in planning and conducting activities, they will be much more committed to and enthusiastic about the project.

The Props

Most of the necessary teaching materials, or in some cases, ideas and patterns for creating teaching materials, are provided so that you and the members can carry out a successful 4-H project. Some of these will need to be ordered in advance through your county extension office. The teaching materials include games, video, a member's manual, and your leader's guide.

Member's Manual

Let's begin by looking at how the member's manual is organized. The manual is divided into several sections, with each section covering a particular aspect of the rental process. A section-by-section discussion is presented later in this guide.

The member's manual:

- guides the learner through the decision-making process of finding, selecting, furnishing, and maintaining an apartment
- helps the learner understand the basic terms of a lease and the things to watch out for in a lease
- provides guidelines for selecting an apartment and explains the costs of renting—including utilities, security deposits, and renters' insurance
- suggests inexpensive ways to furnish an apartment
- gives basic information on caring for and maintaining an apartment
- lists pointers on selecting a roommate

The member's manual is organized to correspond to the normal sequence of events in the renting process. That is, one should understand how to read a lease ("Reading the Fine Print") before selecting an apartment ("Home, Sweet Home"), and one should have selected an apartment before worrying about how to furnish it ("Two Orange Crates and a Door").

Leader's Guide

Here in the leader's guide you will find an introduction to the project and to working with youth, an explanation of the activities, some possible modifications, guidelines for carrying out the project, answers to questions (that have specific answers), and additional teaching materials needed for the project. In addition, there are two games that group members can make themselves. Before undertaking that project, however, be sure to read both the general instructions for making games and the instructions specific to the game.

Video

The video, designed specifically for The Rent Event project, includes "The Adventures of Hermie," "Two Orange Crates and a Door: Inexpensive Furnishing Ideas" (for use with the section on furnishing an apartment), and "Hermie Cleans House" (for use with the section on home maintenance). It can be obtained through your county extension office. When placing an order, be sure to allow enough time to receive the video before it is needed (usually about a month). Remember that other people are using these materials, too, so it will help if you schedule in advance the things you need.

Promotional Materials

Promotional materials to announce the "premiere" of The Rent Event include a six-minute video segment entitled "The Misadventures of Hermie," starring, of course, Hermie House and friends and a simulation game, The Rent Event Game. Contact your extension agent to obtain any of these materials.

"THE MISADVENTURES OF HERMIE"

In this brief video, Hermie finds an apartment, does everything wrong when it comes to the rental process (he doesn't look at the unit before signing the lease, doesn't read the lease, doesn't interview Roscoe before inviting him to become his roommate, is a noisy neighbor), and then gets himself evicted—all in six minutes! Because the video is short, it holds the audience's attention while it gets the point across.

THE RENT EVENT GAME

The Rent Event Game was designed to be used at the project's beginning to generate interest in the project. Most people enjoy playing board games, and this is a fun way to demonstrate that the renting process is complex and there is much to learn. Pretesting has shown that this is an effective way to use the game. The game may also be used at the conclusion of the project to integrate concepts learned. Essential to the educational process, however, is allowing time to answer questions as they arise and/or a discussion period at the end of the game.

BUTTONS

The buttons can be used in several different ways. They can be given to each person playing The Rent Event Game. They can be awarded to members who complete the project. They can be given as prizes to participants in various activities, allowing each participant to get the same award and avoiding the situation of comparing one 4-H'er to another. Or they can be used to promote the project at exhibits and fairs.

Master copies of three button designs and instructions are included in this manual. Making buttons would be a good activity for some of the group members.

Dress Rehearsal: Leading the Project

Now is a good time to talk about the type of learning that will take place over the course of this project. The Rent Event is a "learn by doing" project. Research has shown that learners do not retain as much information when it is just "given" to them. Much more information is retained when learners have to find it out for themselves. Therefore, the sections of the member's manual are brief and provide only general information.

Another reason for the brevity of these sections is that the project has been designed for all areas of the state—large and small, urban and rural. What the group members need to know about renting a place to live differs from one community to another. For one thing, large cities have more types of housing to choose from and different ways of finding them. Small towns may not have as much to choose from, but housing is often less expensive. Each will have its own advantages and disadvantages. Therefore, the manual can only provide general guidelines about the rental process.

By doing the activities at the end of each section, members will find out what they need to know for their own community (or the community they will move to) when they look for a place to rent. Learning decision-making skills and the procedures involved in renting a place to live will give them the skills they need no matter where they live.

As project leader, you know your community and should be able to provide the assistance project participants need. If an activity is such that it cannot be accomplished in your community, modify it so that it can be, or select a different activity. Every community is different and it's impossible to create a manual that fits all situations.

You will need to become familiar with both this guide and the member's manual. In the member's manual, activities that everyone should complete are indicated by a star. In addition, each member should complete at least three optional activities from any section or sections of the manual. In each section, the last activity is one which allows members to create their own activity and pursue something of special interest to them. But before they start their own activities they must have your approval.

You should be sure that these activities relate to the particular section and are challenging but possible to accomplish.

How is the project carried out, you ask? Well, this depends on the type of group and the group's members. The project may be done by a member alone or by the entire group, or a few members of the group may elect to participate in the project at the same time. Having more than one person working on the project is the ideal situation because the participants can work on some activities together and can share their experiences with others.

Your leader's guide is set up as if your group meetings were being devoted to working on The Rent Event, giving you ideas for activities to conduct during the meetings. If an individual is working alone on the project, you may need to set aside special times with the person to discuss the project and progress being made.

Five Minutes to Curtain: . . . . Conducting the Project . . . .

It's important for you as leader always to be prepared and enthusiastic for the meetings. Remember that the group members take their cues from you! Make sure all materials needed for the meetings are collected or ordered in time. Be sure to involve group members in preparing for and conducting the meetings. Involvement is especially important for this age group.

At the end of each meeting, summarize the main points of the section (these are at the beginning of each section). Encourage members to share what they have learned with others and to encourage others to participate in The Rent Event. Also, give participants a reminder of future meetings and any assignments they need to complete before the next meeting.

. . . . . Opening Night . . . . . .

There are various ways to get the project started. Here are two different ways. Use and modify them as you see fit. If you find a better way—do it!

Option 1

Option 1 assumes that members have already signed up for The Rent Event. You may want to hold an introductory meeting for 4-H group members and their parents to acquaint them with The Rent Event and all the "events" which will be going on. Make sure you have enough manuals on hand, one for each participant. At this meeting (1) show the video "The Misadventures of Hermie" and (2) play The Rent Event Game. If some of the members have already played the game, get them to be bankers or help out in other ways. Serve refreshments and have a great time!

It's extremely important to show group members that this is going to be a fun and interesting project! But at the same time, stress its importance. Also, decide how often the group will meet, how long the meetings will last (meeting lengths may vary according to the activities), and where the meetings will be held.

Option 2

Show the video "The Misadventures of Hermie" at one of the group's "regular" meetings before members enroll in projects for the coming year. The video is only six minutes long and should be easy to fit into a meeting. This will introduce group members to the project and get them interested in participating.

The next step is to talk with each of the older teens about participating in the project. It is best if this is a group rather than an individual project. The Rent Event project is one that will be useful to everyone.

Arrange to have the older teens (and anyone else who is interested) play The Rent Event Game. Make the occasion a party. Encourage them to invite some of their high school friends who are not currently enrolled in 4-H. You can stress that "no strings are attached"; at this point it's only a one-time commitment of two or three hours. Serve refreshments and have a great time. You may want to have a friendly competition among the group members and award prizes to the people who brought guests. What should you give as prizes? Use your imagination!

After they have had a great time playing The Rent Event Game (perhaps at the next "regular" meeting) approach members about signing up for The Rent Event project. Then after you get a list of participants, hold an organizational meeting. Invite parents (see below), discuss the project, perhaps have an activity everyone can participate in, serve refreshments, and then decide when, where, and how often the meetings are to be held.

Letter to Parents

The cooperation of members' parents is very important because their help is needed for some of the activities. They can also assist in providing a place to meet, transportation for field trips, and special equipment or resources. Use the following letter to inform parents about the project.

Sample Letter to Parents

Dear _____:

Your 4-H'er has enrolled in The Rent Event project. The purpose of the project is to acquaint teenagers with the process of renting—finding a place of their own. Today, the renting process is very complex and, in most cases, legally binding. Therefore, the importance of this project cannot be stressed enough.

Many of the activities in the member's manual would be greatly enhanced by your participation. Together, we can help your child (children) become confident in his/her (their) ability to successfully complete the rental process.

Please plan to attend our organizational meeting on (day and date) at (time) at (place). I'm looking forward to seeing you and your 4-H'er at the meeting!

Sincerely,

The Rent Event
4-H Project Leader

The Supporting Cast: Working with Local Businesses

As you talk about renting, it's easy to portray landlords as the enemy. Clearly, this is not necessarily so. A well-run or managed apartment building (or complex) benefits both landlord and tenant. When tenants or residents are satisfied, the owner is more likely to be making a profit. Dissatisfied residents are not good for business.

Apartment managers or owners should be willing, even eager, to help potential renters learn about the rental process. Those are the ones who could become your partners as you strive to educate members enrolled in this project. Many are willing to let you visit units and to provide speakers, literature, or other educational materials. But don't overlook using real estate agents, insurance agents, furniture stores, and utility companies for similar kinds of help in the course of this project.

Let Them Know About the Project

Several activities in this project involve contacting local business persons or visiting stores. In smaller communities, where choices are more limited, you may want to contact them in advance to let them know about the project. As a way of acquainting them with 4-H and The Rent Event project, send them a copy of the sample letter to businesses included in this guide.

Invite Them as Guest Speakers

To take advantage of special expertise, encourage group members to invite guest speakers to their meeting. This is beneficial when group members are dealing with the more complex topics, such as leases and insurance. If members seem to have trouble finding a guest speaker, suggest specific persons to invite, but let the members do the rest. They may want to elect an event chairperson who will extend the invitation.

If the chairperson extends the invitation to the guest speaker by telephone, any questions the speaker may have can be answered directly. The invitation should include the topic of the presentation, date, time, and place, as well as some specific questions to be answered. Be sure to let the speaker know the length of time available for the presentation and that there will need to be some time for questions from group members. The project chairperson will have to find out if the speaker will require any special equipment, such as a slide projector.

The invitation should be issued approximately four to six weeks prior to the appearance date. About one week before the appearance date, the speaker should be sent a letter of confirmation along with a map showing how to get to the meeting location.

Prior to the speaker's appearance at the group meeting, the project chairperson should talk with the other group members about questions to ask the speaker. Nothing is worse than having no questions when the speaker finishes. The speaker is left wondering if the presentation was too difficult or even boring. Questions show the audience's interest. The project event chairperson should be responsible for introducing the speaker and for a wrap-up at the end of the meeting thanking the speaker. A thank-you note should be sent to the speaker within the following week.

Scheduling

Because many things will need to be ordered in advance during the course of this project, the schedule on page 10 is provided as a reminder. Some things on the list may not be needed if project participants do not choose that activity. How far in advance you need to order the materials will depend on how often your group meets and how you want to structure the meetings. Because others will be needing the games or video, it is recommended that these be scheduled at least four weeks in advance. Publications should arrive within two weeks if they are in stock. Invitations to guest speakers should be extended by the project participant at least four to six weeks in advance.

Sample Letter to Businesses

Dear _____:

The Rent Event is a 4-H project designed to help high-school-age youth learn about the process of renting the first place of their own. Although homeownership is the preferred alternative for most people, because of high monthly mortgage payments and the need for substantial savings to make a down payment, most young people will rent their first home.

Renting a place to live involves much more than finding an apartment and signing a lease. It is a consumer decision involving a careful consideration of costs, benefits, needs, wants, and available resources. It involves knowing what alternatives are available, such as renting a mobile home, a room, a house, or an apartment. It involves understanding the lease and the rights and responsibilities of both the renter and the landlord. It involves decisions about renters' insurance, utilities, furnishing the apartment, and whether to have a roommate. It involves knowing how to take care of the apartment to ensure that the security deposit is returned. And, it involves knowing in advance all the initial costs, as well as the monthly costs, of renting an apartment.

The Rent Event is designed to help young people develop the skills, knowledge, and attitudes they need to rent their first homes. To accomplish this, a learn-by-doing approach is used, including many guided activities in which 4-H'ers explore their own community to learn about the rental process.

The key to the success of this project is cooperation among youth, parents, volunteer project leaders, extension agents, and business persons like you. Over the course of this project you may be called upon or visited by 4-H'ers who are exploring the rental process here in _____. They will be asking many questions, checking on costs of various items, asking for literature or sample forms, and wanting to inspect apartments. Your cooperation will be greatly appreciated. It can help our youth become better consumers of rental housing and more fully enjoy the first home of their own.

If you would like to know more about this project, please contact me or _____ (our county 4-H agent) at _____ (address).

Sincerely,

(Your name)
The Rent Event
4-H Project Leader

Advance Preparation Schedule

1. **Presenting . . . The Rent Event**
   - Order The Rent Event Game.
   - Order "The Misadventures of Hermie" video.

2. **Reading the Fine Print**
   - Invite a landlord, an apartment manager, or a lawyer to speak (optional).

3. **Home, Sweet Home**
   - Make copies of the Home Values Test in this guide.

4. **Getting Connected**
   - Invite an energy auditor to speak (optional).
   - Reproduce You—The Energy Game materials.

5. **Are You Covered?**
   - Invite an insurance agent to speak (optional).

6. **Two Orange Crates and a Door?**
   - Locate "Two Orange Crates and a Door: Inexpensive Furnishing Ideas" video.

7. **Playing the Security Deposit Sweepstakes**
   - Locate "Hermie Cleans House" video.
   - Invite an apartment manager, a landlord, or a maintenance person to speak (optional).
   - Reproduce materials for The Security Deposit Sweepstakes Game.

The Show Must Go On: . . . Presentations and Displays . . .

4-H'ers often have opportunities to organize displays and participate in presentations. Project participants should be encouraged to use some of the activities in the member's manual for these presentations and displays. Some of the activities are more appropriate for this purpose. These activities are listed at the end of each section with suggestions and modifications. Please point them out to project participants.

Methods for presentations include skits; characterizations (e.g., Dr. Energy Miser, Lawrence Landlord, or Ron and Rhoda Renter); slides; videotapes; demonstrations; puppets, stuffed toys or houses; games; audience participation; drawing or cartooning; chalk talk; music and songs; gimmicks or attention getters; models; debates; aerobics; quizzes; scenarios; or posters. These methods may be combined as necessary to get the point across and be interesting.

Group members may ask for help in adapting the activities for displays or in developing a creative presentation. Give them advice, encouragement, have fun, and be creative!

Choices, Choices!

Decisions, Decisions!

Objectives

After finishing this section, the 4-H'er should be able to:

1. understand the difference between a choice and a decision
2. list the six steps in the decision-making process

Points to Emphasize

1. A decision involves a series of steps requiring careful thought.
2. The rental process involves a series of decisions.

You may be wondering why this chapter is included in a project about renting. Well, the answer is that the process of renting involves a series of decisions. Making a good decision requires careful thought and consists of six specific steps:

1. Realize that a decision must be made.
2. Identify the alternatives.
3. Gather information about your alternatives.
4. Evaluate and rank the alternatives.
5. Make the decision.
6. Evaluate your decision and accept the consquences.

Whether it's deciding where to live, how to furnish the apartment, or whom one wants as a roommate, these six steps can assist in arriving at a good decision.

Activities

Activity 1

This activity is intended to get 4-H'ers to think about the alternatives in renting a place to live. There are no right or wrong answers. It is just a way to find out what they would choose if they were looking for a place to rent right now. At the end of the project, they will fill out the chart again to see if they have changed their minds about anything.

Activity 2

The renter's survival kit is intended as a way to bring all parts of the project together into a single activity. Preferably, it will be done as a group in order to encourage teamwork. But, if necessary, it could be done individually.

The kit should contain information needed by a person who has never before rented an apartment and who knows nothing about your community. Each chapter of the member's manual has activities that can contribute something to the kit. Other materials can be included, such as a map, a guidebook, or information on shopping, utilities, education, recreation, and medical facilities. In large cities, you may need to limit the area to a certain part of town.

Activity 3

Have members pretend they are going through the actual renting process, or have them interview someone who is now renting. What decisions had to be made before renting? Go through the decision-making steps on the previous page (and in the member's guide) so that your group can see how the decision-making process works.

Activity 4

Another project the group might choose to do concerns making videotapes to help others learn about renting. The activity could consist of a single tape presenting an overview of the rental process. Or there could be several tapes, each dealing with a specific topic, such as finding a roommate.

Although this is a relatively new type of project, it is one that seems to appeal to teenagers. This kind of project is an excellent way to provide an outlet for group members' creativity. For example, the video might show two people talking about becoming roommates.

The videotapes should be informative and entertaining. Some ways of presenting the information might be skits, parodies, demonstrations, puppets, interactive techniques with the audience, interviews, panel discussions using Hermie and his friends, or even melodrama. Encourage participants to think up some of their own ideas.

How do you make a videotape? Contact your public library, local video store, high school, county extension office, or community college for advice, equipment, or facilities.

This activity is optional and depends on the availability of equipment and expertise. Also consider making audio tapes. In either case, make use of the special talents of each group member for designing or constructing sets, acting, creating costumes, or writing.

Understanding a Lease

Reading the Fine Print

Objectives

After finishing this section, the 4-H'er should be able to:

1. understand the basic points of a written lease
2. recognize potential problem clauses of a lease

Points to Emphasize

1. A lease can protect both tenant and landlord by clearly spelling out the terms or conditions of occupancy.
2. A written lease is better than an verbal lease.
3. The terms of a lease are usually negotiable. If you don't like a condition, ask to have it changed.
4. Above all, read and understand the lease before signing it.

Activities

Activity 1

Have members list and discuss various rights and obligations.

RIGHTS OF THE TENANT INCLUDE:

1. a safe supply of drinking water
2. locks on doors for security
3. sanitary sewage and waste disposal systems
4. heat in cold weather
5. premises that are secure from water and weather conditions in bad weather
6. a safe structure
7. a place free of pest infestations
8. a working refrigerator for safe food storage (if landlord provides the refrigerator)
9. adequate electrical wiring
10. the right of occupancy in return for the rental payment
11. privacy—the landlord may enter the apartment only at reasonable times and with reasonable notice, except in an emergency

12. interest on the security deposit if it has been held by the landlord for 13 months or longer
13. written notice of any deduction from the security deposit
14. return of the security deposit within 30 days of moving out of the rental unit

OBLIGATIONS OF THE TENANT ARE:

1. not to disturb the neighbors
2. not to deliberately destroy or damage the dwelling
3. to abide by the rules of the rental agreement
4. to use utilities, facilities, and appliances in a reasonable manner
5. to keep the fixtures and appliances clean
6. to take out garbage regularly and dispose of it properly
7. to keep the premises in clean and safe condition
8. to comply with applicable housing and fire codes

RIGHTS OF THE LANDLORD ARE:

1. payment of rent
2. entry or access to the unit with notice or a business-related purpose
3. eviction of the renter
4. charge of a security deposit

OBLIGATIONS OF THE LANDLORD ARE:

1. to supply running water and reasonable amounts of hot water at all times and reasonable heat in season
2. to maintain in good and safe working order the electrical, heating, plumbing, sanitary, ventilating, air conditioning, and other facilities and appliances supplied or required to be supplied by the landlord
3. to keep all common areas clean and provide and maintain appropriate waste receptacles in common areas shared by two or more apartments
4. to comply with the requirements of applicable building and housing codes

Activity 2

Reading a lease is difficult and not very interesting. Although there has been a recent trend toward simplifying leases, many still use technical legal terms and jargon. But if you're going to sign a lease, you had better first understand what it says.

Several things are missing from sample lease number 1.

- There is no mention of furniture, appliances, draperies, or other equipment that may come with the apartment. The implication is that these things are not provided. A cleaning charge is indicated for a "stove" (range) and refrigerator.
- Responsibility for repairs is not clearly established. The landlord does, however, reserve the right to enter the apartment to make repairs.

Sample lease number 2 covers each of the important points. Note, however, that items 2-N and 4 indicate that the lease may have a second part. If it does not, these items should be crossed out by the landlord. If the landlord chooses to attach a list of rules and regulations, they become a part of the lease, and violation of any of their terms is a violation of the lease. Be sure to read thoroughly all parts of the lease before signing.

Activity 3

The following danger clauses are found in sample lease number 1.

1. **Clause:** You agree that the landlord isn't liable for repairs.

   Answer: *Yes.*
   The lease exempts the landlord from reducing the rent because of temporary utility failures, but the term "temporary" is fuzzy. In most cases, the renter may define it as a shorter period of time than would the landlord. See the second paragraph of the section "Occupancy."

2. **Clause:** You pay the landlord's attorney's fees.

   Answer: *Yes.*
   See the section "Attorney's Fees."

3. **Clause:** You waive your right to jury trial.

   Answer: *No.*
   This clause is not present in this lease. You do get to pay all of the court costs of the landlord, whether you win or lose the suit.

4. **Clause:** You agree to obey rules that may not even have been written yet.

   Answer: *Yes.*
   See the section "Rules and Regulations."

5. **Clause:** You agree to pay possible extra rent.

   Answer: *Yes,* if real estate taxes or utility costs increase. See the fourth paragraph of the section "Other."

6. **Clause:** You give the landlord free rein to enter your apartment.

   Answer: *No.*
   Entry is limited to reasonable hours and for business-related purposes. See the section "Signs & Access" and the first paragraph of "Additions & Alterations."

7. **Clause:** The landlord isn't liable if you're injured or if your property is damaged.

   Answer: *Yes.*
   The lease exempts any of the Lessor's (landlord's) employees for damage done to the renter's property as well as from leaks in the roof, bursting pipes, and other property defects, except in the case of negligence by the landlord. See the first and third paragraphs of the section "Liability."

8. **Clause:** You agree no one else will live with you.

   Answer: *Yes.*
   See the section "Occupants."

9. **Clause:** Any improvements you build in belong to the landlord.

   Answer: *Yes.*
   See the section "Additions & Alterations."

10. **Clause:** You agree the premises are fine as they are.

    Answer: *Yes.*
    See the section "Warranty."

Lease 1 is a thorough lease and not a bad one from the point of view of a landlord. Clearly, there are more favorable leases from the tenant's perspective that can still be fair to the landlord.

The following danger clauses are found in sample lease number 2.

1. Clause 8: You agree no one else will live with you.

   Answer: Yes.

   Item K, the maximum number of occupants under this lease, will limit the number of occupants to either the names listed individually in Item 1 or the number of persons in the family named there. Often, local housing codes may determine the number of persons permitted to live in the unit, especially if they are unrelated persons.

2. Clause 10: You agree the premises are fine as they are.

   Answer: Possibly

   Item 2R addresses this issue but provides space for a written list of improvements you request to be made.

The Plain Language Contract Act, effective since 1994, requires leases and other consumer contracts to be written in plain rather than technical or archaic language. For example, terms like "party of the first part" and "party of the second part" should be replaced with "landlord" and "tenant."

Activities 4 and 5

Check the local lease against the list of items in the member's manual. Most apartment managers or landlords would be willing to provide a sample copy of a lease. Alternatively, one could be obtained from a business supply store or photocopied from an individual who is currently a tenant. If you choose the latter, you may want to white out the tenant's name and any other information that may be confidential.

Activity 6

Have one of the group members extend an invitation to a landlord, apartment manager, or lawyer to meet with the group. Be sure that the purpose of the project is explained. See the section in this guide on inviting guest speakers.

Activity 7

If a project member wants to do a different activity related to leases, he/she will first need your approval. Be sure the activity is challenging, safe, and possible to accomplish.

Selecting a Place to Rent

Home, Sweet Home

..... Objectives .....

After finishing this section, the 4-H'er should be able to:

1. identify at least four ways to locate an apartment
2. evaluate an apartment's layout, features, and condition
3. identify three major expenses that need to be paid before moving into an apartment
4. identify three major monthly expenses of renting an apartment
5. select a unit which meets his/her needs using not more than 25 to 30 percent of his/her anticipated income

..... Points to Emphasize .....

1. Before you can move into an apartment, you must be prepared to pay a lot of expenses: security deposit, first month's rent, utility deposits and connection fees, and moving costs.
2. Shop around. There are usually many options.
3. There are many kinds of expenses in addition to the rent: monthly utility costs, renters' insurance, and transportation.
4. Don't confuse needs and wants. Make sure what you decide to rent meets your needs, not just your wants.

What is available for rent in each community can differ greatly. For this reason, it is important for you as a leader to adapt the activities in this chapter to the situation in your community. In some cases, it may be possible to take a field trip to a larger community nearby to look at additional rental options. Even if your members think that they would not be interested in living in a larger city, they may change their minds when they look for a job.

In other cases, there may be too many options to consider all of them sufficiently. Limiting the search to a specific neighborhood or area may be helpful in that instance. In either case, use your best judgment.

..... Activities .....

Activity 1

Use a local newspaper. If the local newspaper doesn't have many rental listings, try a newspaper from a nearby city. Often the Saturday or Sunday issue of the newspaper will have a real estate section with many different classifications for rentals. Even if they don't see what they are looking for, encourage them to call the real estate agent anyway. Often only the most desirable properties are advertised in the newspaper.

To search the yellow pages of a telephone directory, you may want to suggest that the 4-H'er use a directory from a larger nearby city.

If there is no Chamber of Commerce, contact the office of the mayor or city manager.

It is suggested that more than one real estate agent be contacted, although in smaller communities, one may be all that is reasonable. Some real estate offices specialize in rental properties and others do not handle them at all.

Apartment locater services are normally found only in larger communities, college towns, or resort areas. If yours is a college town, you may suggest trying the campus housing office. Warn group members that there may be a fee for using the locater service. They should, however, be able to find out what services are offered and the types of units available without incurring a charge.

Activity 2

Classified ads normally offer more types of housing for rent as well as a broader selection of each type (garage apartments, efficiencies, rooms, sublets, etc.). They can also lead you to real estate agents, who may have larger selections of rental properties.

The yellow pages usually list only the larger apartment complexes or real estate agents specializing in rentals.

The Chamber of Commerce may have a printed list of the apartment complexes in the city.

At real estate offices you get to see only what they have listed with them or through a multiple listing service. They can, however, do a good job of matching you with what you want because they are more familiar with what is available on the market.

Even the best-intentioned friends usually have incomplete information on the range of alternatives (unless, of course, they have completed The Rent Event project). Friends often have first-hand information, which is good, but much of that may be biased (either positively or negatively).

A neighborhood search will turn up only those places with signs in front of them or larger apartment buildings and complexes that would have turned up in other types of searches such as in the yellow pages. But for someone who wants to live in a specific neighborhood, this may be an effective way to identify the alternatives.

A locater service usually costs money (but sometimes is free), and will list many places that you could have found through other methods. An advantage is that they do the searching for you. You need only to look through the offerings and decide which apartments you want to inspect. You should not have to pay a fee unless you find listings you want to inspect.

Activity 3

How the sources are ranked is a matter of opinion and what one is looking for in an apartment. Have members discuss how they ranked them and why.

Activity 4

How this activity is approached depends on the size of the community. In smaller towns, the 4-H'er may be able to do the whole town. In larger places, the city can be divided into sections. Each member can do his/her own neighborhood, you can assign different sections to different persons, or the group can do just one section of town. Don't overlook rural areas of counties that may have a lot of rental housing.

Activities 5 and 6

The Home Values Test in this guide can help a person realize which housing attributes he/she values most. Sometimes it is surprising to find out that what you thought would be most important is not so important after all.

You may get some complaints that it is unrealistic for a house to have only one attribute or feature as the statements in the test require. We know that. But for purposes of this exercise, that is the way the houses are to be viewed. A house with one (and only one feature) is compared to another house with only one feature. It may be difficult, but try to think of it that way.

Activity 7

If a project member wants to do a different activity related to selecting an apartment, he/she will first need your approval. Be sure the activity is challenging, safe, and possible to accomplish.

Glossary

Apartment: A room or set of rooms with kitchen and bath facilities and used as a residence.

Duplex: A house designed for two families living separately.

Efficiency apartment: An apartment that consists of a single room with a kitchen area and a separate bathroom.

Garden apartment: A general term used to describe any apartment building, of three floors or less and up to twelve units, with landscaped space around it.

House: A building that serves as a residence, not attached to other houses, and designed to be occupied by only one family.

Mobile home: A factory-built house designed to be moved on wheels.

Needs: Those items essential to your physical existence, such as food, shelter, and clothing.

Real estate salesperson: Any person licensed to sell real estate.

Townhouse: A single family dwelling connected to another by a wall. Usually, it is more than one story and connected to at least two or more other units.

Values: Those things or beliefs that are important to an individual and that contribute toward satisfaction and enjoyment.

Wants: Those things that are not essential for maintaining life.

Utilities

Getting Connected

..... Objectives .....

After finishing this section, the 4-H'er should be able to:

1. identify which utilities he/she will be responsible for in a given apartment
2. describe how to establish service for given utilities; evaluate, with respect to needs, the levels of service available from telephone and cable television companies
3. list 10 ways to conserve energy to control utility costs
4. list three ways to conserve water to control utility costs

..... Points to Emphasize .....

1. Choose an apartment that is energy-efficient to begin with.
2. Conserve energy and water to make your rental or housing dollar go as far as possible.
3. Connection fees and deposits are initial expenses that you may have even before you move into your apartment.

As with everything else in this project up to now, decisions that need to be made about utilities will vary by community. You may need to adapt the material and activities in this chapter.

Although water and energy conservation are given some attention in this project, they are not the major purpose of the project. Try to help those interested in a more in-depth treatment of conservation by introducing them to community resource persons.

Activities

Activity 1

The list of places to go to get utilities connected should include electricity, water, gas, fuel oil, telephone, and cable television. Obviously, not all of these will be needed in each rental situation, but because the members do not yet know which they will need when they are ready to rent, they should get information on all of them.

Activity 2

Utility companies, libraries, and the Web have resources describing the best ways to save energy. Select those that are the most recent and applicable to your region.

Those who do not have access to an apartment may use their own house to look for ways to make improvements. If their house is already in good shape, then look at the things that were done to ensure energy efficiency.

Information on cost of materials needed can be obtained from hardware stores, discount department stores, or lumber yards.

Activity 3

Doing this activity depends on whether or not an energy auditor is available and if there is a fee for the service. For that reason, it is an optional activity and three variations are provided.

Activity 4

Playing You—The Energy Game is a fun way to learn some basic facts about energy use and conservation in the home. By understanding and applying energy facts, one can change daily habits to save money and resources for self, family, state, and national interests.

Materials and instructions for making the game are found beginning on page 37. When they are finished making the game, 4-H'ers should play it with other group members or friends.

Evaluate individual members' progress by noting the questions the player did or did not know and choosing other activities that will help them learn the needed information.

Activity 5

Although the graph starts with January, any 12-month period can be used to illustrate the point of this activity. When completed, the graph should show the variation in electricity use from month to month. Just because the first bill that comes in September is low, it doesn't mean you aren't going to pay a lot more in the cold winter months. Likewise, if there is air conditioning, it will be apparent from a comparison with other members' graphs that the summer bills aren't as low.

Using kilowatt hours instead of the amount of the bill accounts for changes in the price per kilowatt. If electric heat and/or air conditioning are not used, however, there will be very little difference through the year. If a uniform payment plan has been chosen, one should still be able to find out how many kilowatt hours were actually used each month. If members get their information from the bills for their parents' house, the amount of electrical use indicated on the graph will be larger than would normally be expected in an apartment. Have members compare graphs for homes with electric heat to those without electric heat.

Activity 6

The terms for different levels of telephone service may vary from one company to another. It can be confusing to keep track of phone service rates and options, so don't let that discourage project members.

Activity 7

The availability of cable television differs among communities. If it is available in your area, have members do this activity.

Activity 8

If a member wants to do a different activity related to utilities or energy conservation, he/she will first need your approval. Be sure the activity is challenging, safe, and possible to accomplish.

> You might have the group think about carbon monoxide detectors and accessibility to hospital, fire, and other emergency services.

Renters' Insurance

Are You Covered?

Objectives

After finishing this section, the 4-H'er should be able to:

1. understand what renters' insurance is
2. understand why renters' insurance may be needed

Points to Emphasize

1. Renters' insurance is not mandatory, it is optional. By not having it, however, a person is taking a risk.
2. No two policies are the same—so shop around.
3. Make sure you know what is covered under the policy you get.

Activities

Activity 1

The parents' homeowners' or renters' insurance policy will cover a dependent's possessions at another location such as a dormitory or apartment. Insurance companies differ, however, in how they prefer to handle situations in which several persons are sharing a room or apartment.

Even if the total value of one's possessions is small, it may be important to have insurance for the liability coverage. Each roommate desiring liability coverage will need to be covered through his/her parents' policy, have his/her own policy, or be named on a common policy purchased together by the roommates.

Activity 2

Because many people do not keep receipts, members may have trouble finding out the original cost of items listed on the inventory chart. Present value is also difficult to establish, but encourage them to do the best they can. Although photographs would be very helpful in establishing a claim, they are optional because some people may not have photography equipment. If possible, however, arrange to borrow a camera or ask someone to take them for

those who cannot do it themselves. The photography does not have to be of professional quality; instant photography would be sufficient. Local insurance companies may be able to provide a more detailed chart at no cost.

Emphasize the importance of storing the chart in a safe deposit box or another location. Updating the chart from time to time is important, too.

Activity 3

Encourage one of the project participants to invite an insurance agent to speak at one of the group meetings. See the guest speakers section.

Activities 4 and 5

If participants have problems obtaining two sample policies locally, help them get policies from a nearby town or city. Have members answer all of the questions they can from the policies. If they have questions about the policy, encourage them to contact the insurance agent. But before doing so, they should make a list of items they want to ask about so that they will take up as little as possible of the agent's time. Caution them to try to make only one call to each agent.

Activity 6

Certain items in the home can not be replaced if burned or stolen. Photographs (unless the negatives are in another location) are not replaceable. Young people may feel that other items also cannot be replaced. Once they have listed them, have them think of ways they can best be protected.

Activity 7

If a project member wants to do a different activity related to renters' insurance, he/she will first need your approval. Be sure the activity is challenging, safe, and possible to accomplish.

Furnishing Your Apartment

Two Orange Crates and a Door?

Objectives

After finishing this section, the 4-H'er should be able to:

1. determine furnishing needs and wants
2. identify possible sources for obtaining furnishings and accessories
3. select the best plan for furnishing an apartment within available resources

Points to Emphasize

1. It is important to be creative when furnishing an apartment. Just because it was originally an orange crate doesn't mean it can't now be an end table.
2. Keep an open mind when deciding where to shop for furnishings. Many great finds turn up in places other than furniture stores.
3. Items that are designed well aren't necessarily expensive and expensive items aren't necessarily well designed.

Activities

Activity 1

Each project participant should have an opportunity to view the video "Two Orange Crates and a Door: Inexpensive Furnishing Ideas." Order or pick up a copy of the video from your county extension office. You will need a VCR and television or monitor, and connection cables at the meeting site. Be sure that a grounded outlet or an adapter is available.

Activity 2

Encourage one of the participants to show the video segment "Two Orange Crates and a Door: Inexpensive Furnishing Ideas" at one of your group meetings. Have the member generate a group discussion. What additional inexpensive furnishing ideas do members have?

Activity 3

Some newspapers carry a decorating column, usually in the Sunday edition. Sunday papers also often feature a local "home of the week" with many pictures that can provide some inspiration. In addition, store ads often show inexpensive ways to decorate. This is especially true of import stores. Gift catalogs (which abound just before Christmas) have many interesting accessories. Ideas from these can often be duplicated at home at a lower cost.

Department store catalogs also have some relatively inexpensive furnishings and can generate many good ideas.

Many magazines contain articles on making inexpensive items for the home. Even design magazines that feature more expensive homes could be consulted. Many good ideas come from looking at the photographs of the rooms to see how things were done, such as an interesting wall arrangement. Even though the items in the arrangement may be expensive, the same effect can be achieved by substituting inexpensive items.

Activity 4

This is a major activity and will require a lot of work by members who choose to do it. For those who do, it should be very interesting and is a good opportunity to be creative. The results will make an excellent presentation.

Stores to visit include discount department stores, specialty import shops, hardware stores, regular and discount furniture stores, and some drug and grocery stores.

This project might be more fun (and safer) if done in pairs or a group. If you live in a small town, you may want to engage the help of some of the parents and arrange a field trip to a larger town or city to get more variety.

Activity 5

If a project member wants to do a different activity related to furnishing an apartment, he/she will first need your approval. Be sure the activity is challenging, safe, and possible to accomplish

Glossary

Accessories: Items, other than furniture, that enhance both the function and the decorativeness of a space. Accessories would include area rugs, floral arrangements, wall decorations, plants, and throw pillows.

Discount department store: A store that sells a wide variety of products, such as housewares, automotive supplies, clothing, and health and beauty aids, at reduced prices.

Furnishings: A term that refers to both the furniture and the accessories used in a space.

Taking Care of Your Apartment

Playing the Security Deposit Sweepstakes

Objectives

After finishing this section, the 4-H'er should be able to:

1. know how to maintain an apartment to avoid deductions from the security deposit
2. name four principles to help manage time and energy when caring for and maintaining an apartment
3. list at least four places to get information to help solve cleaning and maintenance problems

Points to Emphasize

1. Routine maintenance is necessary and will enable you to get your security deposit back.
2. It is important to get organized to make cleaning easier.
3. There is no one way to clean, and how often you clean depends on many factors, such as the number of people living there, the type and color of materials, standards of cleanliness, and the kind of use the place gets. The following tips might be helpful:
   a. Read cleaning product labels. Use the right cleaning tools and products for the job. Test in an inconspicuous area.
   b. Store cleaning products properly—away from children, food, and pets.
   c. It is important to wear protective gloves and glasses when using some chemicals. Also, make sure the area is well-ventilated.
   d. Cleaning rags can be safety and fire hazards. Arrange for proper disposal after use.
   e. Never mix bleach and ammonia or products containing bleach and ammonia. The fumes are toxic.

The purpose of this section is to emphasize the need to care for and maintain an apartment in order to get back the security deposit. This does not mean that if there is no deposit, there is no need to take care of the apartment. Detailed procedures for cleaning anything and everything are not provided, because

this project is about renting, not housecleaning. Therefore, the focus is on ways to motivate yourself to get the cleaning done and where to get information on cleaning. There are many books about cleaning in the popular press. Study labels and instruction manuals as carpeting, floor, furniture, and appliance care varies. Cleaning product companies often have cleaning pamphlets available at little cost. Libraries also have excellent books on cleaning and stain removal.

This section should give project participants a good foundation in care and maintenance. They can then build on this information when they face specific situations as renters.

Activities

Activity 1

Should group members be in doubt, this is not a real activity.

Activity 2

The video segment "Hermie Cleans House" can be ordered or picked up from your county extension office. You will need a VCR, television or monitor, and connection cables at the meeting site. Be sure that a grounded outlet or an adapter is available.

Activity 3

Encourage one of the project participants to show the video, "Hermie Cleans House" at one of your group meetings. Have the person generate a group discussion to see if members can come up with some additional examples.

Activity 4

If project participants come to you for advice on this activity, you may give them names of possible guest speakers or places to find guest speakers. Also refer them to the section in their manual on guest speakers. Stress the importance of following the suggestions given.

Activity 5

The Security Deposit Sweepstakes Game is designed to reinforce the idea that a person must care for and maintain an apartment in order to get back his/her security deposit. Materials and instructions for making the game begin on page 48 of this guide. General suggestions for making games can be found in the section "Games" (page 36).

The Security Deposit Sweepstakes Game could be played at a group meeting if several copies are made. Alternatively, perhaps group members could play as teams with a single copy of the game.

Activity 6

Often there is more than one way to clean something. The objective is to try to clean without damaging, if possible. Test materials in an inconspicuous area first.

1. Removing the spaghetti tomato sauce from the light green nylon carpet requires several steps, and the stain may be permanent if not removed immediately.
   a. Blot with an appropriate stain remover. Continue until no more stain is removed. Small amounts should be used to prevent damage to the latex used on carpet backing.
   b. Detergent. One teaspoon of mild detergent mixed with one-half pint of lukewarm water. (Note: A detergent designed for carpeting is ideal, or use a nonalkaline detergent that does not contain bleach, such as those used for washing delicate fabrics.) Add a small amount and blot liquid; continue until no more stain is removed.
   c. Ammonia. One tablespoon of ammonia added to three-fourths cup of water. Add small amount and blot liquid; continue until no more stain remains.
   d. Vinegar. One-third cup white vinegar mixed with two-thirds cup lukewarm water. Apply small amount and blot liquid; continue until no more stain remains.
2. Removing the mess from the oven depends on what kind of oven Hermie has.
   a. If it is a manual-clean oven, ammonia or commercial oven cleaner will remove the mess. Use protective gloves.
   b. If it is a continuous-clean oven and the spot is small, let the oven clean itself during normal use. If it is a big mess, use a nylon pad and mild liquid soap solution or spray with an all-purpose cleaner; wipe clean with a damp sponge or cloth. Never use oven cleaners, harsh abrasives, caustic cleaners, or metal scouring pads. Never mix bleach and ammonia.

c. If it is a self-cleaning oven and the spot is small, let the oven clean itself using the cleaning cycle. If it is a big mess, first treat it with a mild liquid soap solution and wipe clean with a damp sponge or cloth.

3. To clean the freezer compartment of the refrigerator, turn off the freezer (some models may have a separate control for the freezer; other models have only one for both the freezer and refrigerator). Remove the food from the freezer into a cooler containing ice or, preferably, into another freezer. Put pans of hot water in the freezer to hasten the melting and a pan in the refrigerator compartment to catch any dripping. Do not use a knife or other sharp instrument to scrape the ice, as you could puncture the freezer walls. Wipe up the water and empty the bowls, wash the compartment with baking soda and water, then rinse and wipe it dry. Turn on the refrigerator/freezer and replace the food immediately. Thawed food should be used within three days. Discard food that has been left out too long.

4. If the vinyl mini-blinds were made in China, Taiwan, Mexico, or Indonesia in 1996 or earlier, they probably contain lead. As they deteriorate, the vinyl will break down into dust particles. A lead testing kit can be purchased at paint and hardware stores. The best action is to replace them if you have young children in the apartment who are likely to pick up the dust from the blinds by wiping them with their hands or mouths. Blinds with dangling looped cords are also a great safety hazard for children!

   To clean blinds, wash them in the bathtub or wipe them with a damp cloth and detergent. Do not try to vacuum lead dust, as that will only spread the fine dust particles throughout the house.

5. The coffee stain in the porcelain-coated, cast-iron kitchen sink can be removed using chlorine bleach or a nylon brush with a mild abrasive.

Activity 7

If a project member wants to do a different activity related to taking care of an apartment, he/she will first need your approval. Be sure the activity is challenging, safe, and possible to accomplish.

Selecting a Roommate

Do I Know You?

Objectives

After finishing this section, the 4-H'er should be able to:

1. identify his/her three most important roommate-selection criteria
2. select a roommate

Points to Emphasize

1. It is important for people to find out if they are compatible before they agree to become roommates.
2. A best friend may or may not make the best roommate.
3. Good communication skills are key.

Activities

Activity 1

In this activity, participants should realize that Hermione is not really listening to Rose and that both roommates have very different concerns.

Activity 2

Encourage project participants to perform this skit at one of the group meetings. Give the characters some personality and have a good time.

Activities 3 and 4

These could be presented and discussed at a group meeting.

Activity 5

If a project member wants to do a different activity related to selecting a roommate, he/she will first need your approval. Be sure the activity is both challenging and possible to accomplish.

Thud!

As the Curtain Falls

Objectives

After finishing this section, the 4-H'er should be able to:

1. decide upon the most appropriate type of rental unit
2. inspect and evaluate an apartment
3. create a renter's survival kit

Points to Emphasize

See the items to emphasize in each section of this guide.

Activities

Activity 1

This is a repeat of an activity in the section "Decisions, Decisions!" When members did it the first time, they may have been like Hermie and not know very much about renting. Now, after completing the project, they are making decisions, not choices. Even if they have not changed their minds about anything, they have made informed selections.

Activity 2

If possible, do this as a group activity. Members should select an apartment they would like to see and make an appointment to inspect it. They should be sure to let the rental agent know that they will be doing this as part of a 4-H project. They should use *The Renter's Checklist* and other checklists in the member's manual to help them inspect and evaluate the apartment. On their checklist they may be as critical as they wish, but they should not make negative comments to the person showing the unit.

If there is time, inspect two or three different kinds of units such as a mobile home, an efficiency unit, an apartment in a large complex, a townhouse, or a

subdivided house. Seeing different kinds of units will help members compare the advantages and disadvantages of each.

After the inspection, have them discuss what they saw. Did some members notice things that others did not? Were some members bothered more by what they saw than other members? Which unit would they select and why?

Activity 3

One alternative to renting is to live at home. Have members discuss what advantages and disadvantages they see in living at home versus renting.

Activity 4

Now it is time for members to complete their renter's survival kit. See Activity 2 in "Decisions, Decisions!" for specific instructions about the kit. Members should have collected or prepared everything that they want to put in it. The survival kit may have been done individually or as a group. If several members each prepared a kit, have them show one another what they put into it.

Activity 5

See the discussion in "Decisions, Decisions!" about doing a videotape. When the video is finished, let others know it is available for use. Inform your county extension office, local high schools, church groups, community colleges, and other youth groups.

..... Congratulations! .....

You and your project participants have finished The Rent Event. We hope that everyone has learned a lot about renting and that you would like to schedule a return engagement in the future to lead a new group of potential renters through The Rent Event. As for now, you deserve to take a bow!

Your Values in Choosing a Home

In what kind of home would you be happiest? Would you like to know the answer to this question? Then read the directions carefully in the following pages and do exactly what you are asked to do. When you get to the last page you will have the answer.

First, look through the list of homes below and decide which home you would like best to live in and put a 1 beside that place. Look through the list again and write 2 by the place you like next best. Then look for your third choice and write 3, then keep going until you number every place. There should be 10 numbers.

KIND OF HOME	YOUR CHOICE
A very beautiful home	_____
A very comfortable home	_____
A home with everything convenient	_____
A home in a very good location	_____
A home where hobbies or other interests can be pursued	_____
A home planned for good health	_____
A home that gives you privacy	_____
A home that will be safe	_____
A home where you can do things together and bring your friends	_____
A home that isn't expensive	_____

Now we will tell you more about these homes. Read what it says about every place. When you have finished you will have a chance to vote again.

1. This is a beautiful home. It has nice colors and good design. It is good to look at both inside and outside, and it fits in with the surroundings. You may not have much chance to carry on your hobbies and may not have much privacy, but it is very beautiful.
2. This is a comfortable home, a place where you can rest and relax and find relief from strain. It won't be too hot or too cold and will have everything arranged to make you comfortable. It may not be very beautiful and might not be economical, but you will have real comfort in this home.
3. This home is convenient; it is neat and orderly, with a place for everything. It has many new labor-saving devices. Household tasks and chores may easily be done in this place. You may not like the location and you may not have enough privacy, but it is convenient.
4. This home is in a perfect location. It is in a neighborhood that you like and is handy to the places that are important to you. It might not be very comfortable or too safely built, but the location is just right.
5. This home is built for good health. It is spotlessly clean and will be easy to keep clean. There is lots of sunshine, light, and fresh air. It may not be in the best location or an especially good place for inviting your friends, but it will offer much to keep you well.
6. In this home you can putter around and do the things you really like to do. You can carry on almost any personal interest or hobby. It might not be very beautiful or too safely built, but things you like to do in your spare time at home can easily be done in this place.

7. This home will give each roommate some privacy. You can do the things you want to do without being bothered. You will have some space that will be your very own. It might not be too well planned for health or convenience, but you will have some privacy when you want it.

8. This home is built for safety. You will feel safe from wind and storm. There won't be much chance of the house catching fire and little chance for accidents. It might not be very comfortable or too well planned for friendship activities, but you will feel safe in this house.

9. This is the home where you can bring your friends. It will also be a place where the family can have some good times together. It may not be economical and might not be very convenient, but you will always be able to have good times with friends.

10. This is the home that is *inexpensive*. It won't cost much to operate. It will fit with your income. It may not be the best place for inviting your friends or too well planned for health, but it will suit your income.

. . . . . .

Home Values Test

Here are ten different homes. They are alike except for one characteristic—the one that characterizes the house to a greater extent than any of the others. You may want all ten homes, but for this activity, you can have only one at a time. Make a choice between the two homes in each pair and circle the number of the house you would choose.

---

1 — is the *beautiful* home. It has nice colors and good design. It is good to look at both inside and outside.

. . . . . **OR** . . . . . .

10 — is the *inexpensive* home. It costs little to operate and suits your income.

---

9 — is the home where you can *bring your friends*. You can have many good times here.

. . . . . **OR** . . . . . .

6 — is the home for *personal* interests or hobbies. You can spend your spare time in this home doing almost anything you like to do.

---

2 — is the *comfortable* home. Here you can rest and relax and feel at ease.

. . . . . **OR** . . . . . .

8 — is the *safely built* home. There is little danger of fire, accidents, and other such troubles.

---

7 — is the home that gives you some *privacy*. You can do the things you want to do without being bothered.

. . . . . **OR** . . . . . .

9 — is the home where you can *bring your friends*. You can have many good times here.

---

3 — is the *convenient* home. It is neat and orderly and has many new labor-saving devices.

. . . . . **OR** . . . . . .

6 — is the home for *personal* interests or hobbies. You can spend your spare time in this home doing almost anything you like to do.

---

4 — is the home in the *ideal location*. It is near the things that are really important to you.

. . . . . **OR** . . . . . .

1 — is the *beautiful* home. It has nice colors and good design. It is good to look at both inside and outside.

---

6 — is the home for *personal* interests or hobbies. You can spend your spare time in this home doing almost anything you like to do.

. . . . . **OR** . . . . . .

10 — is the *inexpensive* home. It costs little to operate and suits your income.

---

5 — is the home built for *good health*. It is clean and there is plenty of sunshine and fresh air.

. . . . . **OR** . . . . . .

3 — is the *convenient* home. It is neat and orderly and has many new labor-saving devices.

---

10 — is the *inexpensive* home. It costs little to operate and suits your income.

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Summary

Here you will find the answer to the question, "What kind of home would I be happiest to live in?"
Review this test. Count all the 1's you have circled and write the total beside number 1 in the list below. Then count the 2's circled and continue through the ten numbers.

TOTALS
_____1. Beauty
_____2. Comfort
_____3. Convenience
_____4. Location
_____5. Health
_____6. Hobbies
_____7. Privacy
_____8. Safety
_____9. Friends
_____10. Economy

Now make a new list. Write the word having the highest number under "Totals" in the first space below, the word with the next highest total in the second space, and continue until all ten words are written. If there is a tie, write the words in order as you choose.

CHARACTERISTICS
1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

This list tells you which housing characteristics are most important to you—that is, which ones you value most highly.

General Instructions

Games

Following are materials and instructions for two additional games. The cards for the games can be photocopied directly onto colored card or cover stock paper. If that is not possible, use the heaviest colored paper that the copy machine will accept. The cards can be easily cut using a paper cutter. Most copy shops will have everything you need. If one is not available in your area, then improvise as best you can.

The money needed for one of the games can be printed using the master in this guide or can be borrowed from other games. Just be sure you return it when finished.

One of the games calls for a die. Dice can be purchased at most stores that sell games, party supply stores, or hobby shops. If necessary, you could borrow a die from another game.

Moving pieces for the games could also be borrowed from other games. As an alternative, buttons of different colors could be used.

Some of your more creative members may want to make their own game board. Poster board is great for making a game board, and it's inexpensive. For each game, you will need one sheet of poster board of any color, but the brighter, the better.

It is suggested that when making the game board, you do not draw directly on the poster board itself, because unless you are very skilled, this can result in an unsatisfactory product. Instead, cut the moving spaces out of construction paper (the cheapest). If you are fortunate enough to have an art supply store near you, heavier weight and specialty papers are more interesting and will give the game board more pizzazz.

Cutting the moving spaces out of paper allows you to use the trial-and-error method of finding a pleasing arrangement of shapes. Then the pieces can be attached to the board with glue, or preferably, rubber cement. Any desired decoration can be cut out of matching paper or from magazines and attached to the board.

Developed by Carilyn K. Norris, Assistant Professor, Vocational Home Economics Education, Colorado State University; Bonnie Bonnewitz, Loveland (Colorado) High School; and Patricia Rodriguez, Thompson Valley (Colorado) High School. Modifications were made in the revision of this material.

Materials and Equipment

- Game board
- Deck of question cards
- Deck of special cards
- List of questions and answers
- Rules for game
- Markers

Instructions for Making the Game

1. Read the section "Games" on the previous page for general information about making games.
2. From the following pages, photocopy the game rules, lists of questions and answers, game board, question cards, and special cards.
   a. The game board should be copied onto cover stock or other paper, if your facilities allow.
   b. To make the question cards and special cards, you will need two bright colors of paper, three sheets of one color and one sheet of another (get a couple of extra sheets in case you make a mistake). Onto three sheets of one of the colors, copy the page with the "Question Card" labels. Then on the back side of those sheets, copy the next three pages in the manual (question cards Q1 through Q48) so that the labels will be in the center of each card. This may be a bit tricky if you are not used to backing things on a photocopy machine. If, when you copy the question card labels, you laid them on the glass with the words toward you, now lay the manual on the glass with the words in the opposite direction to copy the questions. The spacing has been designed to take care of itself if you place the manual on the copy machine this way. Then copy the "Special Card" labels and cards in the same way. The special cards are those labeled SC1 to SC14.
   c. After you have copies of all the question and special cards, cut them into individual cards.
   d. Make one copy of the game rules, including the list of questions and answers.
3. Make your own markers or borrow them from another game.
4. Now all the parts of the game can be assembled as a complete set and kept in a labeled envelope or box for future use.

Introducing the Game

As project leader, you will be responsible for having the game materials laid out on tables. As an attention getter, ask the following questions:

- How many know what your family electricity bill was last month?
- How many know how to read your gas meter?
- How many of you saved water in the last couple of days by taking a quick shower instead of a bath?
- How many of you either walked to school or car pooled to school today?
- How many of you can list three forms of energy?

Rules

1. Divide players into groups of four or five. One person in each group should act as monitor with the answer key.
2. Shuffle decks of cards.
3. Each player should select a different marker and place it on the "Start" square.
4. Each player takes his/her turn by drawing the top card on the pile of question cards and stating aloud the number of the question. The question and answer should be stated to the group. If the player answers the question correctly according to the answer sheet, he/she advances the number of squares indicated on the card. If the player answers incorrectly, he/she remains on the same square.
5. Players landing on a "Special" square will draw the top card from the "Special" deck and follow the directions given on the card.

6. Play continues in a clockwise rotation until someone reaches the "Finish" square on the board. The first player to do so is the winner.

7. Questions with more than one possible answer may be accepted with group and/or leader approval.

Question Cards with Answers

1. Give the name of the abbreviation for the independent testing agency that tests electrical products for safety. (2 sps.)

   Answer: Underwriters' Laboratory or UL.

2. (T-F) If electric appliances are disconnected before cleaning or repairing, there is no danger of electric shock. (1 sp.)

   Answer: True.

3. The amount of power used by most small appliances is measured in _____. (2 sps.)

   Answer: Watts.

4. (T-F) You get more light from one 100-watt bulb than from two 50-watt bulbs even though they use the same amount of energy. (1 sp.)

   Answer: True.

5. (T-F) Fluorescent lights are more efficient and more economical than incandescent lights. (1 sp.)

   Answer: True.

6. When washing white underwear and linens, what temperature water should be used? (2 sps.)

   Answer: Hot. Why? (2 sps.)

   Answer: To kill bacteria and germs.

7. Of the energy-consuming equipment in the average home, which two use the highest percentage of energy? (2 sps. each; worth a total of 4 sps.)

   Answer: Heating/air conditioning and the water heater.

8. List two energy-saving hints for cooking foods. (4 sps.)

   Answer: Cook at lowest suitable heat, use least amount of water, thaw foods completely before cooking, do not overcook, or use tight-fitting lid. Other answers are possible.

9. (T-F) Hot water aids in optimal use of the garbage disposal. (1 sp.)

   Answer: False.

10. When is the best time to use the self-cleaning feature of a dirty oven? (2 sps.)

    Answer: When the oven is already hot or at night when electrical demand is lower.

11. To keep the use of energy and water to a minimum when using the clothes washer, match the water level to the _____ size. (2 sps.)

    Answer: Load.

12. (T-F) As a general rule, small appliances use less energy than large ones for preparing a given food. (1 sp.)

    Answer: True.

13. List two features of pots and pans which help conserve energy (besides the materials they are made of). (4 sps.)

    Answer: Tight-fitting lid, straight sides, and flat bottoms.

14. Why do surface burner pans save energy when kept shiny and clean? (3 sps.)

    Answer: They reflect more heat.

15. Of the following, which three appliances use the most electricity—

    a. clock, electric blanket, electric skillet?

    b. refrigerator-freezer, toothbrush, mixer?

    c. vacuum cleaner, can opener, dishwasher? (2 sps.)

    Answer: Refrigerator-freezer, toothbrush, mixer.

16. (T-F) A pop-up toaster uses less energy than a toaster oven. (1 sp.)

    Answer: False.

17. Name two ways to reduce energy used by the freezer. (4 sps.)

    Answer: Planning trips to avoid opening door too often, keep freezer as full as possible, defrost often. Other answers are possible.

18. Name one energy-saving way of using the clothes washer. (2 sps.)

    Answer: Either using cold water rinses or washing only full loads will save energy.

19. List at least two ways to save energy when drying clothes. (4 sps.)

    Answer: Keep filter clean, dry only until damp, remove clothes immediately, use only for bulky items, use clothes line.

20. List an effective way of reducing energy use by the dishwasher. (2 sps.)

Answer: Open door during heat cycle and let air dry, wash only full loads. Other answers are possible.

21. (T-F) A dishwasher requires the same amount of energy to wash a three-place setting of dishes as it does to wash an eight-place setting. (1 sp.)

Answer: True.

22. Choose the best answer. Cooks may reduce heat loss in the oven by avoiding:

a. turning the light on during cooking.

b. opening the oven door during baking.

c. using metal pans in the oven. (2 sps.)

Answer: Opening the oven door during baking.

23. Name two ways to reduce the energy used by the refrigerator. (4 sps.)

Answer: Avoid opening door often; avoid packing the refrigerator; if safety is not a factor, cool hot foods before refrigeration. Other answers are possible.

24. Why do self-cleaning ovens use less energy than regular ovens during baking? (3 sps.)

Answer: More insulation in self-cleaning ovens.

25. (T-F) A 5% moisture content left in clothes after the drying cycle will reduce wrinkling if they are removed immediately. (1 sp.)

Answer: True.

26. (T-F) If dried on the permanent-press cycle, clothes will wrinkle less if allowed to cool in the dryer before removing. (1 sp.)

Answer: False.

27. (T-F) A non-self-cleaning oven costs less per hour to use than a self-cleaning oven. (1 sp.)

Answer: False. Self-cleaning ovens use 15% less energy during cooking than non-self-cleaning ovens.

28. (T-F) At current prices, a gas clothes dryer costs more to operate per load than an electric clothes dryer. (1 sp.)

Answer: Answer will vary.

29. (T-F) Preparing two baked potatoes takes less energy using the microwave than it does using a regular oven. (1 sp.)

Answer: True.

30. (T-F) Preheating your oven before baking is necessary for all foods. (1 sp.)

Answer: False.

31. (T-F) Microwave cooking is most efficient at the high setting. (1 sp.)

Answer: True.

32. Name a technique to conserve water when preparing dishes for the dishwasher. (3 sps.)

Answer: Use rubber spatula to scrape dishes, no need to rinse dishes.

33. Explain how keeping drinking water in the refrigerator saves water. (2 sps.)

Answer: Eliminates need to run water in faucet to get cold water. (It won't save water for those who are willing to drink it at tap temperature.)

34. Why does using cold water in the washing machine's rinse cycle save energy? (2 sps.)

Answer: Reduces water-heating costs.

35. (T-F) Washing a medium load of clothes takes less water than two small loads. (1 sp.)

Answer: True.

36. Name a technique that saves water when handrinsing dishes. (2 sps.)

Answer: Do not leave water running during rinse. Fill sink full of water and dip dishes.

37. Name two locations within the kitchen that would cause the refrigerator to use more energy. (2 sps.)

Answer: Heat vent, dishwasher, range, windows, and sunlight may cause energy loss if near the refrigerator.

38. Name one way to conserve water when usingfaucets. (2 sps.)

Answer: Shut off faucets completely, put a water-saver on shower head, repair leaky faucets.

39. Why should you read equipment user manuals to save energy? (2 sps.)

Answer: To get the most efficient use of your equipment, to prevent possible damage, to prevent safety hazards. Other answers are possible.

40. (T-F) Using a glass pan for baking a cake decreases the baking time. (1 sp.)

Answer: False. Baking temperature is reduced by 25° F, but time remains the same.

41. (T-F) Keeping your freezer defrosted results in less energy use. (1 sp.)

Answer: True.

42. (T-F) Energy efficiency is reduced when electrical circuits are overloaded. (1 sp.)

Answer: True.

43. Name three places in your home where warm air may escape during the winter. (3 sps.)

Answer: Cracks, doors, windows, fireplaces,walls, foundations, ceilings. Other answers are possible.

44. Name two ways to reduce heat loss from the home. (2 sps.)

Answer: Stop air leaks, replace furnace filters, add insulation, use storm windows, caulk and weatherstrip windows and doors. Other answers are possible.

45. (T-F) An automatic-defrost refrigerator uses the same amount of energy as a manual-defrost refrigerator. (1 sp.)

Answer: False; it uses more.

46. Give three examples of how human energy can be substituted for fuel energy. (3 sps.)

Answer: Open cans by hand, wash dishes by hand, avoid using electric toothbrush, ride a bike or walk, hang clothes on line to dry. Other answers are possible.

47. (T-F) Keeping the lint filter clean in the clothes dryer has no effect on the dryer's energy efficiency. (1 sp.)

Answer: False.

48. Explain why using light colors for walls and ceilings helps conserve energy. (2 sps.)

Answer: Reflects more light and requires less artificial lighting.

"Special" Cards

1. Stand up and shout "Energy conservation." Go ahead 2 spaces.

2. You have just opened the refrigerator door for the 10th time while preparing a meal. Go back 3 spaces.

3. You used the wrong size burner for pan size. Go back 2 spaces.

4. You used clothes line instead of clothes dryer. Go ahead 2 spaces.

5. You opened your can manually. Go ahead 1 space.

6. You left the water running while you peeled the onion. Go back 1 space.

7. You forgot to turn off the lights when you left the kitchen. Go back 2 spaces.

8. You forgot to turn off the oven after you took your pizza out. Go back 2 spaces.

9. You peeked at your masterpiece in the oven three times and lost oven heat. Go back 2 spaces.

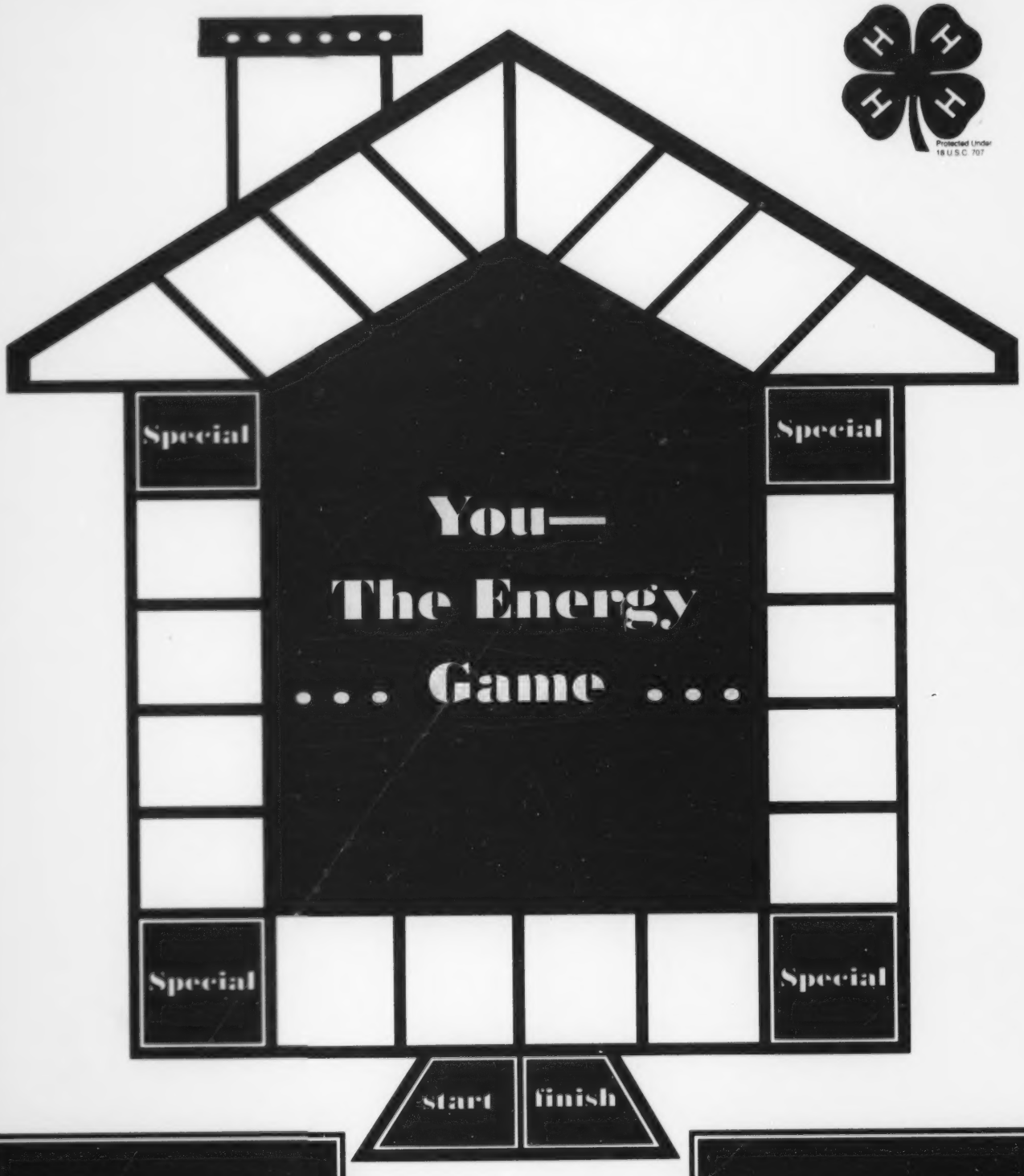
10. You learned to use the pressure cooker to save energy. Move ahead 3 spaces.

11. You remembered to set the oven timer to eliminate opening the door to check souffle. Move ahead 2 spaces.

12. You use the microwave for cooking small quantities of food. Go ahead 2 spaces.

13. You planned an oven meal with foods which were baked at the same time. Move ahead 2 spaces.

14. You vacuumed the refrigerator coils to help save energy. Go ahead 1 space.



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Question . . . cards . . .

Special . . . cards . . .

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Q1. Give the name of the abbreviation for the independent testing agency that tests electrical products for safety. (2 sps.)	**Q2.** (T-F) If electric appliances are disconnected before cleaning or repairing, there is no danger of electric shock. (1 sp.)	**Q3.** The amount of power used by most small appliances is measured in _____. (2 sps.)	**Q4.** (T-F) You get more light from one 100-watt bulb than from two 50-watt bulbs even though they use the same amount of energy. (1 sp.)
Q5. (T-F) Fluorescent lights are more efficient and more economical than incandescent lights. (1 sp.)	**Q6.** When washing white underwear and linens, what temperature water should be used? (2 sps.) Why? (2 sps.)	**Q7.** Of the energy-consuming equipment in the average home, which two use the highest percentage of energy? (2 sps. each; worth a total of 4 sps.)	**Q8.** List two energy-saving hints for cooking foods. (4 sps.)
Q9. (T-F) Hot water aids in optimal use of the garbage disposal. (1 sp.)	**Q10.** When is the best time to use the self-cleaning feature of a dirty oven? (2 sps.)	**Q11.** To keep the use of energy and water to a minimum when using the clothes washer, match the water level to the _____ size. (2 sps.)	**Q12.** (T-F) As a general rule, small appliances use less energy than large ones for preparing a given food. (1 sp.)
Q13. List two features of pots and pans which help conserve energy (besides the materials they are made of). (4 sps.)	**Q14.** Why do surface burner pans save energy when kept shiny and clean? (3 sps.)	**Q15.** Of the following, which three appliances use the most electricity— a. clock, electric blanket, electric skillet? b. refrigerator-freezer, toothbrush, mixer? c. vacuum cleaner, can opener, dishwasher? (2 sps.)	**Q16.** (T-F) A pop-up toaster uses less energy than a toaster oven. (1 sp.)

Q17. Name two ways to reduce energy used by the freezer. (4 sps.)	**Q18.** Name one energy-saving way of using the clothes washer. (2 sps.)	**Q19.** List at least two ways to save energy when drying clothes. (4 sps.)	**Q20.** List an effective way of reducing energy use by the dishwasher. (2 sps.)
Q21. (T-F) A dishwasher requires the same amount of energy to wash a three-place setting of dishes as it does to wash an eight-place setting. (1 sp.)	**Q22.** Choose the best answer. Cooks may reduce heat loss in the oven by avoiding: a. turning the light on during cooking. b. opening the oven door during baking. c. using metal pans in the oven. (2 sps.)	**Q23.** Name two ways to reduce the energy used by the refrigerator. (4 sps.)	**Q24.** Why do self-cleaning ovens use less energy than regular ovens during baking? (3 sps.)
Q25. (T-F) A 5% moisture content left in clothes after the drying cycle will reduce wrinkling if they are removed immediately. (1 sp.)	**Q26.** (T-F) If dried on the permanent-press cycle, clothes will wrinkle less if allowed to cool in the dryer before removing. (1 sp.)	**Q27.** (T-F) A non-self-cleaning oven costs less per hour to use than a self-cleaning oven. (1 sp.)	**Q28.** (T-F) At current prices, a gas clothes dryer costs more to operate per load than an electric clothes dryer. (1 sp.)
Q29. (T-F) Preparing two baked potatoes takes less energy using the microwave than it does using a regular oven. (1 sp.)	**Q30.** (T-F) Preheating your oven before baking is necessary for all foods. (1 sp.)	**Q31.** (T-F) Microwave cooking is most efficient at the high setting. (1 sp.)	**Q32.** Name a technique to conserve water when preparing dishes for the dishwasher. (3 sps.)

Q33. Explain how keeping drinking water in the refrigerator saves water. (2 sps.)	**Q34.** Why does using cold water in the rinse cycle save energy? (2 sps.)	**Q35.** (T-F) Washing a medium load of clothes takes less water than two small loads. (1 sp.)	**Q36.** Name a technique that saves water when hand-rinsing dishes. (2 sps.)
Q37. Name two locations within the kitchen that would cause the refrigerator to use more energy. (2 sps.)	**Q38.** Name one way to conserve water when using faucets. (2 sps.)	**Q39.** Why should you read equipment user manuals to save energy? (2 sps.)	**Q40.** (T-F) Using a glass pan for baking a cake decreases the baking time. (1 sp.)
Q41. (T-F) Keeping your freezer defrosted results in less energy use. (1 sp.)	**Q42.** (T-F) Energy efficiency is reduced when electrical circuits are overloaded. (1 sp.)	**Q43.** Name three places in your home where warm air may escape during the winter. (3 sps.)	**Q44.** Name two ways to reduce heat loss from the home. (2 sps.)
Q45. (T-F) An automatic-defrost refrigerator uses the same amount of energy as a manual-defrost refrigerator. (1 sp.)	**Q46.** Give three examples of how human energy can be substituted for fuel energy. (3 sps.)	**Q47.** (T-F) Keeping the lint filter clean in the clothes dryer has no effect on the dryer's energy efficiency. (1 sp.)	**Q48.** Explain why using light colors for walls and ceilings helps conserve energy. (2 sps.)

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SC1. Stand up and shout "Energy conservation." Go ahead 2 spaces.	**SC2.** You have just opened the refrigerator door for the 10th time while preparing a meal. Go back 3 spaces.	**SC3.** You used the wrong size burner for pan size. Go back 2 spaces.	**SC4.** You used clothes line instead of clothes dryer. Go ahead 2 spaces.
SC5. You opened your can manually. Go ahead 1 space.	**SC6.** You left the water running while you peeled the onion. Go back 1 space.	**SC7.** You forgot to turn off the lights when you left the kitchen. Go back 2 spaces.	**SC8.** You forgot to turn off the oven after you took your pizza out. Go back 2 spaces.
SC9. You peeked at your masterpiece in the oven three times and lost oven heat. Go back 2 spaces.	**SC10.** You learned to use the pressure cooker to save energy Move ahead 3 spaces.	**SC11.** You remembered to set the oven timer to eliminate opening the door to check on your souffle. Move ahead 2 spaces.	**SC12.** You use the microwave for cooking small quantities of food. Go ahead 2 spaces.
SC13. You planned an oven meal with foods which were baked at the same time. Move ahead 2 spaces.	**SC14.** You vacuumed the refrigerator coils to help save energy. Go ahead 1 space.		

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Materials and Equipment

- Game board
- Deck of question cards
- Money
- List of questions and answers
- Rules for game
- One die
- Markers

Instructions for Making the Game

1. Read the section on "Games" (page 36) for general information about making games.
2. From the following pages, photocopy the game rules, list of questions and answers, game board, question cards, and master sheet for money.
   a. The game board should be copied onto brightly colored cover stock or other paper, if your facilities allow.
   b. Make one copy of each of the three sheets of question cards, using a different color of paper from the game board. As you did when you assembled "You—The Energy Game," photocopy the "Cards" page onto the back side of each question sheet. Then cut the sheets into individual cards.
   c. For each player, make one copy of the master sheet for money on a third bright color of paper. Make one more copy so that the player in the role of the landlord will have some extra for making change. Cut the money sheets into individual bills.
   d. Make one copy of the list of questions and answers and one copy of the game rules.
3. Make your own markers or borrow them from another game. Get one die.
4. Now all the parts of the game can be assembled as a complete set and kept in an envelope or box for future use.

Because project participants have been provided little information on actual care and maintenance procedures, the questions in this game have "obvious" answers. Brief explanations of the correct answer are offered on the question and answer list (p. 49). After playing the game, players will have learned a few selected care and maintenance procedures that will serve as a basis for future learning experiences.

Rules

1. Two to five players (renters) and one "landlord" may play the game.
2. The landlord will have the list of questions and answers and will collect from the renters the damage charges for incorrect answers.
3. The object of the game is for the renter to get around the racetrack without losing any of the security deposit.
4. Each renter starts with $300, which represents the security deposit.
5. To determine which player starts, each player rolls the die. Highest roll begins, followed next by the player to the left.
6. Players move by a throw of the die.
7. If the player lands on a blank space on the board, a card is drawn and read aloud. If it is a question, it must be answered correctly or the damage charge indicated is deducted from the security deposit and paid to the landlord. If it is not a question card, follow the directions given on the card.
8. If the player lands on a free space, no card is drawn, and it is the next player's turn.
9. For all other spaces, follow the directions on the board.
10. Play ends when each player has crossed the finish line. If a player's security deposit runs out before the player gets to the finish line, the player is "evicted" from the apartment and is out of the game.
11. The winner is the player with the largest amount remaining in his/her security deposit.

Question Cards with Answers

1. The hot water faucet at the kitchen sink is leaking—wasting water and energy. You promptly reported the problem to maintenance and they fixed the leak. Move ahead 2 spaces.

2. Your apartment has a battery-powered smoke detector. Yesterday, it began to beep occasionally. Because you recognized this as a sign of a weak battery, you replaced it with a new battery. Move ahead one space.

3. ($10) Why is it important to use the bathroom exhaust fan?

   a. To remove insects.

   b. To remove moisture and odors.

   c. So people can't hear you singing in the shower.

   d. So that the bathroom will be cool.

   Answer: *b*. To remove moisture and odors. Excessive buildup of moisture can cause mildew problems and peeling wallpaper.

4. ($50) The living room draperies that came with the apartment are somewhat soiled. What should you do?

   a. Wash them and hope for the best.

   b. Have them dry cleaned.

   c. Send them home to your parents to clean.

   d. Talk to management about having them cleaned.

   Answer: *d*. Talk to management about having them cleaned. The proper cleaning procedure depends on the fabric and its construction. The most certain way to find out what the draperies are made of and the proper cleaning procedure is to ask management. If you've just moved into your apartment, management may have them cleaned for you.

5. ($50) Water seeps onto the floor from the plants you watered. The water causes stains on the hardwood floor. What should you have done to prevent the stains?

   a. House-train the plants.

   b. Put waterproof saucers under the plants.

   c. Replace the plants with plastic ones.

   d. Let the plants go without water.

   Answer: *b*. Put waterproof saucers under the plants. Prevention is the simplest way to avoid problems.

6. ($10) Which of the following items should not be put down the garbage disposal?

   a. Orange peels.

   b. Potato peelings.

   c. Corn husks.

   d. Egg shells.

   Answer: *c*. Corn husks. Fibrous materials such as corn husks or pea pods and hard materials such as bones should not be put down the garbage disposal.

7. ($15) Your refrigerator has a manual-defrost freezer compartment. How would you defrost it?

   a. Scrape it with a paint scraper.

   b. Turn it off and let the frost melt, wipe up the water, wash with baking soda, rinse, and wipe dry.

   c. Unplug it and go away for the weekend.

   d. Use a blow torch.

   Answer: *b*. Turn off the refrigerator and let the frost melt, wipe up the water, wash with baking soda, rinse, and wipe dry. Using sharp objects to scrape may damage the freezer.

8. ($10) How would you clean the inside of the refrigerator?

   a. Call your dog, Rover.

   b. Invite a friend over for dinner.

   c. Run it through a car wash.

   d. Clean spills as they happen; wash with warm soapy water, rinse, and dry.

   Answer: *d*. Clean spills as they happen; wash with warm soapy water, rinse, and dry.

9. ($5) How often should you vacuum the refrigerator condenser coils? Those are the black coils on the back of the refrigerator.

   a. Every three months or so.

   b. Daily.

   c. Just before you move.

   d. When the refrigerator stops working.

   Answer: *a*. Every three months or so. Vacuuming the condenser coils improves the refrigerator's operation efficiency—it lowers your electric bill.

10. ($15) Your "world famous" spaghetti sauce boiled over and cooked onto the top of your electric range. What a smell! What a mess! How can you clean it?

    a. Wait for a rainy day and put it outside.

    b. Use a nylon net scrubber.

c. Try sandpaper; then rinse with soapy water.

d. Use oven cleaner.

Answer: *b*. Remove the element and clean the drip pan underneath with a nylon net scrubber. If that doesn't work, try baking soda. Do not use abrasives or harsh chemicals.

11. ($5) True or false? The inside surface of a continuous-clean oven is rough and dark.

Answer: *True*. Continuous-clean ovens have a rough, dark surface and are always in the process of cleaning. Do not use harsh chemicals in this type of oven.

12. How would you know if your oven is self-cleaning? Move ahead one space if correct.

a. It has a black interior.

b. It always looks clean inside.

c. It has a heavy gasket around the inside of the door and has controls marked "Clean."

d. Every Saturday night it takes a bath without being told.

Answer: *c*. It has a heavy gasket around the inside of the door and has controls marked "Clean." You will also probably see a lever for locking the oven while it is in the cleaning process.

13. ($15) How would you clean a manual-clean oven?

a. Invite your friends over to an "oven-cleaning" party.

b. Use a commercial oven cleaner or ammonia.

c. Use a steel wool pad.

d. Use an oven mitt, soap, and water.

Answer: *b*. Use a commercial oven cleaner or ammonia. Use either chemical with caution.

14. ($5) What is the best method for cleaning the stainless steel kitchen sink?

a. Clean it thoroughly with a mild detergent solution, rinse, and dry with a towel.

b. Soak it in turpentine, rinse, and dry with a towel.

c. Use scouring powder.

d. Give it a deep-cleansing mask of hot oatmeal.

Answer: *a*. Clean it thoroughly with a mild detergent solution, rinse, and dry with a towel.

15. ($5) The porcelain-coated, cast-iron sink has a blueberry stain on it. What should you do?

a. Always leave dirty dishes in the sink to hide the stain.

b. Try rubbing with baking soda and rinse; if still present, soak with vinegar or lemon juice.

c. Add whipped cream and serve.

d. Make a paste of cornmeal and egg white; rub over stain.

Answer: *b*. Try rubbing with baking soda and rinse; if still present, soak with vinegar or lemon juice. Baking soda is an excellent nonabrasive, all-purpose cleaner.

16. ($10) The bathroom sink is clogged. What should you do?

a. If it's not stopped completely, use a commercial drain cleaner.

b. Use a plunger or "plumber's friend."

c. Use an auger snake.

d. Call maintenance.

e. Any of the above.

Answer: *e*. Any of the above. Do not use commercial drain cleaner, however, if the drain is completely stopped.

17. ($10) You spilled hot fudge sundae all over the sofa. What a mess! How can you clean up the mess?

a. Blot with a damp cloth and follow up using a stain removal product, being sure to test in an inconspicuous area first.

b. Call the cat.

c. Vacuum it up.

d. Put throw pillows over it to hide the spot.

Answer: *a*. Blot with a damp cloth and follow up using a stain removal product, being sure to test in an inconspicuous area first.

18. You feel crowded because you are sharing your apartment with at least a thousand roaches. What could you have done to prevent the problem? Move ahead 2 spaces if correct.

a. Don't invite them to your party.

b. Keep your apartment clean and clutter free.

c. Hang garlic over the door.

d. Call manager to exterminate.

Answer: *b*. Keep your apartment clean and clutter free. This is the first and most important step. If you have not left food and other things around to attract the roaches, but they came anyway, it may be because your neighbors invited them. In that case, call the manager for an exterminator. To be effective,

spraying should be done in the entire building at one time, or the roaches will simply move from a sprayed apartment to an unsprayed one and return later.

19. ($10) The caulking around the bathtub is loose and water may leak through to the apartment below yours. How would you solve this problem?

a. Recaulk around the bathtub with chewing gum.

b. Get the person in the other apartment an umbrella.

c. Call maintenance.

d. Recaulk the tub with toothpaste (just make sure it's white).

Answer: *c*. Call maintenance (or your landlord). This is the best alternative.

20. ($10) How would you remove the soap scum from the ceramic tile in the shower?

a. Run it out of town.

b. Flush it down the toilet.

c. Rub with damp newspapers.

d. Wipe with a solution of water and water softener, rinse, and wipe dry.

Answer: *d*. Wipe with a solution of water and water softener, rinse, and wipe dry. Alternatively, you can use a bathroom tub and tile cleaner and a nylon net pad.

21. ($30) Which of the following items should not be flushed down the toilet?

a. Kitchen waste.

b. Paper towels.

c. Baby diapers.

d. All of the above.

Answer: *d*. All of the above. There is a good chance that you will clog the toilet or drain if you flush any of these items down the toilet.

22. ($25) You have a fiberglass bathtub/shower unit in your apartment. What should you use to clean the unit?

a. Club soda.

b. Commercial tub and tile cleaner and a nylon net pad.

c. Scouring powder.

d. Turpentine.

Answer: *b*. Commercial tub and tile cleaner and a nylon net pad.

23. ($10) An aerosol can left on the fiberglass bathtub leaves a rust stain. How would you remove the stain?

a. Paint the whole tub rust color to match.

b. Remove the tub.

c. You can't remove it, but you can lighten it with vinegar.

d. Take the tub to the dry cleaners and let them remove it.

Answer: *c*. You can't remove it, but you can lighten it with vinegar. Rust stains are very difficult or impossible to remove completely.

24. How often should furnace filters be changed? Move ahead one space if correct.

a. About once every one to three months.

b. Every Tuesday.

c. Just before you move.

d. Whenever you get around to it.

Answer: *a*. About once every one to three months. How often the filters need to be changed depends on how much the furnace is used and how much dust gets into the air intake ducts. Changing them once a month is ideal, but you may be able to get by for up to three months if they are cleaned in between changes.

25. ($10) True or false? Bathroom towel bars are very sturdy and can support a lot of weight—they're great for chin-ups.

Answer: *False*. Towel bars are meant to hold nothing heavier than a wet towel. Using them as a grab bar or for chin-ups will pull them off the wall, leaving a hole in the wall.

26. ($20) Because you were bored, you moved all the pictures on the walls. Now lots of little holes are visible. How can this problem be corrected?

a. Hang more pictures to cover the holes.

b. Fill the holes with toothpaste.

c. Fill the holes with spackling compound.

d. Connect the dots to make another pretty picture.

Answer: *c*. Fill the holes with spackling compound. Spackling compound is cheap and easy to use. You can get it at any hardware store.

27. You put plastic dishes that were not "dishwasher safe" in the dishwasher. What a mess! Go back 2 spaces.

28. You used powdered laundry detergent in the dishwasher. What a mess! Go back 2 spaces.

29. You locked yourself out of your apartment and your roommate has left for the weekend. How do you get back into the apartment?

a. Break a window and climb through it.

b. Slide down the chimney.

c. Pick the lock with your burglary tools.

d. Call management and ask them to let you in.

Answer: *d*. Call management and ask them to let you in. Often there will be a fee for their letting you into your apartment, but it will be less than the cost of repairing a door or replacing the window glass.

30. You didn't know how to handle the problem, so you called the extension agent for advice. Move ahead 2 spaces.

31. ($20) When you dropped your scissors on the kitchen floor, they left a gouge in the green, no-wax vinyl flooring. What can be done to repair the floor?

a. Move immediately and leave no forwarding address.

b. There is nothing that can be done.

c. Fill the hole with guacamole dip.

d. Call home to your parents.

Answer: *b*. There is nothing that can be done.

32. ($25) You melted the plastic laminate countertop when you set a hot cast-iron skillet on it. What can be done to repair it?

a. Use sandpaper to sand off the melted spot.

b. Tell everyone that the melted look is "in" this year.

c. Cover it with a cutting board or a potted red geranium.

d. Nothing can be done.

Answer: *d*. Nothing can be done.

33. ($5) Grape juice left a stain on the plastic laminate countertop. How can the stain be removed?

a. Use a dilute bleach solution.

b. Rub with baking soda.

c. Use a mild scouring powder.

d. Any of the above.

Answer: *d*. Any of these procedures should remove the stain.

34. ($5) The dining chairs have left scuff marks on the white wall from being frequently pushed against it. What can be done to remove the scuff marks?

a. Paint over them.

b. Paint the chairs white to match the wall.

c. Remove the spots by rubbing them with peanut butter.

d. Wipe the spots with a damp cloth and let dry.

Answer: *d*. Wipe the spots with a damp cloth and let dry.

35. ($5) The no-wax sheet-vinyl flooring in the kitchen has black scuff marks on it. What would you use to remove them?

a. A steel wool soap pad.

b. Scouring powder.

c. A damp cloth or mop.

d. Call Hermione and ask her what to do.

Answer: *c*. Use a damp cloth or mop. Do not use abrasive materials on vinyl flooring. Some products are specially designed to remove scuff marks.

36. ($10) Your metal wastebasket caused rust stains on the ceramic tile bathroom floor. How can you remove them?

a. Always place the wastebasket in the same spot, and then you won't need to remove the stains.

b. Use a rust stain remover.

c. Rub with olive oil, rinse, and dry.

d. Use nail polish remover to get rid of the rust.

Answer: *b*. Rust stains are very difficult or impossible to remove completely. Some rust stain removers may work. Read the directions carefully. Nail polish removers can destroy some paints and fabrics.

37. ($20) Someone tracked motor oil across your living room carpet. How can you get it out?

a. Use engine cleaner.

b. Rub with lemon juice, add sugar, and stir.

c. Bleach out the stain.

d. Use a spot remover or dry cleaning solvent.

Answer: *d*. Use a spot remover.

38. ($100) You are leaving for a two-week vacation in December. What should you do to prevent the water pipes from freezing?

a. Leave the water running in all the faucets.

b. Leave the heat on a minimum of 60 degrees F at all times.

c. Buy them a warm coat.

d. Take them with you.

Answer: *b*. Leave the heat on a minimum of 60 degrees F at all times. If the pipes burst from frozen water because you turned off the heat, you are likely to be held responsible for the damage done to the building as well as to your own personal belongings.

39. ($10) It is the middle of winter and you have no heat in your apartment. Would this be considered a maintenance emergency? Yes or no.

Answer: *Yes*. In the winter, lack of heat is an emergency situation.

40. ($10) Your kitchen walls are greasy from cooking. They are painted with semi-gloss paint. How should they be cleaned?

a. Apply a degreaser.

b. Spread cat litter over the spot to absorb the grease.

c. Paint over the grease.

d. Use oven cleaner.

Answer: *a*. Apply a degreaser. Be careful not to remove the paint.

41. ($10) You have mildew all over the bathroom wall. What can be done to remove it?

a. Wash with a weak solution of liquid chlorine bleach and water, rinse, and dry thoroughly.

b. Paint over it.

c. Paint the wall black so it won't show.

d. Ignore it. It looks kind of pretty anyway.

Answer: *a*. Wash with a weak solution of liquid chlorine bleach and water, rinse, and dry thoroughly. Use 3/4 cup bleach per gallon of water.

42. When you replaced the light bulb in the kitchen ceiling fixture, you put in a bulb with too high a wattage. This created a dangerous situation. Back 2 spaces.

43. ($15) To clean the oven racks, you should:

a. Run them through a car wash.

b. Soak them in lemon juice.

c. Apply a weak solution of household ammonia and water. Let stand and wipe away residue with a damp cloth. Use protective gloves throughout.

d. Brush them with barbecue sauce and bake 30 minutes at 350 degrees.

Answer: *c*. Apply a weak solution of household ammonia and warm water. Let stand and wipe away residue with a damp cloth. Use protective gloves throughout. Arrange for safe disposal of cleaning rags and gloves. Put away ammonia immediately.

44. ($30) You splattered a cola soft drink on the nonwashable wallpaper. How do you remove the spots?

a. Wash them off.

b. Do not wash, but use an art gum eraser or a doughlike wallpaper cleaner.

c. Get out your crayons and make pretty flowers around the spots.

d. Rub with an ice cube.

Answer: *b*. Do not wash, but use an art gum eraser or a doughlike wallpaper cleaner that you can get at some hardware stores. Cola, tea, and other tannin stains are difficult, if not impossible, to remove.

45. You didn't follow the manufacturer's directions on the bottle of liquid all-purpose cleaner and really made a mess. Back 2 spaces.

46. You left the drain cleaner open and the dog got into it. Forfeit the game.

47. You didn't follow the manufacturer's directions on the insecticide and killed all the house plants. Back 2 spaces.

48. ($20) The metal rings around the surface units of the electric range are black and crusty with burned-on food. How should you clean them?

a. Scour them with a cleanser or rub them with a scouring pad.

b. Use a hammer and chisel.

c. Don't bother cleaning them—they make terrific frisbees.

d. Carefully soak them in battery acid.

Answer: *a*. Remove them and scour them with a cleanser or rub them with a scouring pad in the sink. Rinse, dry, and replace.

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1. The hot water faucet at the kitchen sink is leaking—wasting water and energy. You promptly reported the problem to maintenance and they fixed the leak. Move ahead 2 spaces.	**2.** Your apartment has a battery-powered smoke detector. Yesterday, it began to beep occasionally. Because you recognized this as a sign of a weak battery, you replaced it with a new battery. Move ahead one space.	**3.** ($10) Why is it important to use the bathroom exhaust fan? a. To remove insects. b. To remove moisture and odors. c. So people can't hear you singing in the shower. d. So that the bathroom will be cool.	**4.** ($50) The living room draperies that came with the apartment are somewhat soiled. What should you do? a. Wash them and hope for the best. b. Have them dry cleaned. c. Send them home to your parents to clean. d. Talk to management about having them cleaned.
5. ($50) Water seeps onto the floor from the plants you watered. The water causes stains on the hard wood floor. What should you have done to prevent the stains? a. House-train the plants. b. Put waterproof saucers under the plants. c. Replace the plants with plastic ones. d. Let the plants go without water.	**6.** ($10) Which of the following items should not be put down the garbage disposal? a. Orange peels. b. Potato peelings. c. Corn husks. d. Egg shells.	**7.** ($15) Your refrigerator has a manual-defrost freezer compartment. How would you defrost it? a. Scrape it with a paint scraper. b. Turn it off and let the frost melt, wipe up the water, wash with baking soda, rinse, and wipe dry. c. Unplug it and go away for the weekend. d. Use a blow torch.	**8.** ($10) How would you clean the inside of the refrigerator? a. Call your dog, Rover. b. Invite a friend over for dinner. c. Run it through a car wash. d. Clean spills as they happen; wash with warm soapy water, rinse, and dry.
9. ($5) How often should you vacuum the refrigerator condenser coils? Those are the black coils on the back of the refrigerator. a. Every three months or so. b. Daily. c. Just before you move. d. When the refrigerator stops working.	**10.** ($15) Your "world famous" spaghetti sauce boiled over and cooked onto the top of your electric range. What a smell! What a mess! How can you clean it? a. Wait for a rainy day and put it outside. b. Use a nylon net scrubber. c. Try sandpaper; then rinse with soapy water. d. Use oven cleaner.	**11.** ($5) True or false? The inside surface of a continuous-clean oven is rough and dark.	**12.** How would you know if your oven is self-cleaning? Move ahead one space if correct. a. It has a black interior. b. It always looks clean inside. c. It has a heavy gasket around the inside of the door and has controls marked "Clean." d. Every Saturday night it takes a bath without being told.
13. ($15) How would you clean a manual-clean oven? a. Invite your friends over to an "oven-cleaning" party. b. Use a commercial oven cleaner or ammonia. c. Use a steel wool pad. d. Use an oven mitt, soap, and water.	**14.** ($5) What is the best method for cleaning the stainless steel kitchen sink? a. Clean it thoroughly with a mild detergent solution, rinse, and dry with a towel. b. Soak it in turpentine, rinse, and dry with a towel. c. Use scouring powder. d. Give it a deep-cleansing mask of hot oatmeal.	**15.** ($5) The porcelain-coated, cast-iron sink has a blueberry stain on it. What should you do? a. Always leave dirty dishes in the sink to hide it. b. Try rubbing with baking soda and rinse; if still present, soak with vinegar or lemon juice. c. Add whipped cream and serve. d. Make a paste of cornmeal and egg white; rub over stain.	**16.** ($10) The bathroom sink is clogged. What should you do? a. If it's not stopped completely, use a commercial drain cleaner. b. Use a plunger or "plumber's friend." c. Use an auger snake. d. Call maintenance. e. Any of the above.

17. ($10) You spilled hot fudge sundae all over the sofa. What a mess! How can you clean up the mess? a. Blot with a damp cloth and follow up using a stain removal product, being sure to test in an inconspicuous area first. b. Call the cat. c. Vacuum it up. d. Put throw pillows over it to hide the spot.	**18.** You feel crowded because you are sharing your apartment with at least a thousand roaches. What could you have done to prevent the problem? Move ahead 2 spaces if correct. a. Don't invite them to your party. b. Keep your apartment clean and clutter free. c. Hang garlic over the door. d. Call manager to exterminate.	**19.** ($10) The caulking around the bathtub is loose and water may leak through to the apartment below yours. How would you solve this problem? a. Recaulk around the bathtub with chewing gum. b. Get the person in the other apartment an umbrella. c. Call maintenance. d. Recaulk the tub with toothpaste (just make sure it's white).	**20.** ($10) How would you remove the soap scum from the ceramic tile in the shower? a. Run it out of town. b. Flush it down the toilet. c. Rub with damp newspapers. d. Wipe with a solution of water and water softener, rinse, and wipe dry.
21. ($30) Which of the following items should not be flushed down the toilet? a. Kitchen waste. b. Paper towels. c. Baby diapers. d. All of the above.	**22.** ($25) You have a fiberglass bathtub/shower unit in your apartment. What should you use to clean the unit? a. Club soda. b. Commercial tub and tile cleaner and a nylon net pad. c. Scouring powder. d. Turpentine.	**23.** ($10) An aerosol can left on the fiberglass bathtub leaves a rust stain. How would you remove the stain? a. Paint the whole tub rust color to match. b. Remove the tub. c. You can't remove it, but you can lighten it with vinegar. d. Take the tub to the dry cleaners and let them remove it.	**24.** How often should furnace filters be changed? Move ahead one space if correct. a. About once every one to three months. b. Every Tuesday. c. Just before you move. d. Whenever you get around to it.
25. ($10) True or false? Bathroom towel bars are very sturdy and can support a lot of weight— they're great for chin-ups.	**26.** ($20) Because you were bored, you moved all the pictures on the walls. Now lots of little holes are visible. How can this problem be corrected? a. Hang more pictures to cover the holes. b. Fill the holes with toothpaste. c. Fill the holes with spackling compound. d. Connect the dots to make another pretty picture.	**27.** You put plastic dishes that were not "dishwasher safe" in the dish washer. What a mess! Go back 2 spaces.	**28.** You used powdered laundry detergent in the dishwasher. What a mess! Go back 2 spaces.
29. You locked yourself out of your apartment and your roommate has left for the weekend. How do you get back into the apartment? a. Break a window and climb through it. b. Slide down the chimney. c. Pick the lock with your burglary tools. d. Call management and ask them to let you in.	**30.** You didn't know how to handle the problem, so you called the extension home economist for advice. Move ahead 2 spaces.	**31.** ($20) When you dropped your scissors on the kitchen floor, they left a gouge in the green, no-wax vinyl flooring. What can be done to repair it? a. Move immediately and leave no forwarding address. b. There is nothing that can be done. c. Fill the hole with guacamole dip. d. Call home to your parents.	**32.** ($25) You melted the plastic laminate countertop when you set a hot cast-iron skillet on it. What can be done to repair it? a. Use sandpaper to sand off the melted spot. b. Tell everyone that the melted look is "in" this year. c. Cover it with a cutting board or a potted red geranium. d. Nothing can be done.

33. ($5) Grape juice left a stain on the plastic laminate countertop. How can the stain be removed? a. Use a dilute bleach solution. b. Rub with baking soda. c. Use a mild scouring powder. d. Any of the above.	**34.** ($5) The dining chairs have left scuff marks on the white wall from being frequently pushed against it. What can be done to remove the scuff marks? a. Paint over them. b. Paint the chairs white to match the wall. c. Remove the spots by rubbing them with peanut butter. d. Wipe the spots with a damp cloth and let dry.	**35.** ($5) The no-wax sheet-vinyl flooring in the kitchen has black scuff marks on it. What would you use to remove them? a. A steel wool soap pad. b. Scouring powder. c. A damp cloth or mop. d. Call Hermione and ask her what to do.	**36.** ($10) Your metal wastebasket caused rust stains on the ceramic tile bathroom floor. How can you remove them? a. Always place the wastebasket in the same spot, and then you won't need to remove the stains. b. Use a rust stain remover. c. Rub with olive oil, rinse, and dry. d. Use nail polish remover to get rid of the rust.
37. ($20) Someone tracked motor oil across your living room carpet. How can you get it out? a. Use engine cleaner. b. Rub with lemon juice, add sugar, and stir. c. Bleach out the stain. d. Use a spot remover.	**38.** ($100) You are leaving for a two-week vacation in December. What should you do to prevent the water pipes from freezing? a. Leave the water running in all the faucets. b. Leave the heat on a minimum of 60 degrees F at all times. c. Buy them a warm coat. d. Take them with you.	**39.** ($10) It is the middle of winter and you have no heat in your apartment. Would this be considered a maintenance emergency? Yes or no.	**40.** ($10) Your kitchen walls are greasy from cooking. They are painted with semi-gloss paint. How should they be cleaned? a. Apply a degreaser. b. Spread cat litter over the spot to absorb the grease. c. Paint over the grease. d. Use oven cleaner.
41. ($10) You have mildew all over the bathroom wall. What can be done to remove it? a. Wash with a weak solution of liquid chlorine bleach and water, rinse, and dry thoroughly. b. Paint over it. c. Paint the wall black so it won't show. d. Ignore it. It looks kind of pretty anyway.	**42.** When you replaced the light bulb in the kitchen ceiling fixture, you put in a bulb with too high a wattage. This created a dangerous situation. Back 2 spaces.	**43.** ($15) To clean the oven racks, you should: a. Run them through a car wash. b. Soak them in lemon juice. c. Apply a weak solution of household ammonia and water. Let stand. Rinse. Dry. d. Brush them with barbecue sauce and bake 30 minutes at 350 degrees.	**44.** ($30) You splattered a cola soft drink on the nonwashable wallpaper. How do you remove the spots? a. Wash them off. b. Do not wash, but use an art gum eraser or a doughlike wallpaper cleaner. c. Get out your crayons and make pretty flowers around the spots. d. Rub with an ice cube.
45. You didn't follow the manufacturer's directions on the bottle of liquid all-purpose cleaner and really made a mess. Back 2 spaces.	**46.** You left the drain cleaner open and the dog got into it. Forfeit the game.	**47.** You didn't follow the manufacturer's directions on the insecticide and killed all the house plants. Back 2 spaces.	**48.** ($20) The metal rings around the surface units of the electric range are black and crusty with burned-on food. How should you clean them? a. Scour them with a cleanser or rub them with a scouring pad. b. Use a hammer and chisel. c. Don't bother cleaning them—they make terrific frisbees. d. Carefully soak them in battery acid.

5 5 FIVE 5 5	5 5 FIVE 5 5
10 10 TEN 10 10	10 10 TEN 10 10
20 20 TWENTY 20 20	20 20 TWENTY 20 20
50 50 FIFTY 50 50	50 50 FIFTY 50 50
100 100 ONE HUNDRED 100 100	100 100 ONE HUNDRED 100 100

Button Patterns

The patterns on this page can be reproduced to make buttons. Buttons can be used to promote or recruit for the project or they can be awarded to those who complete it. Print the buttons on bright yellow paper and make them as part of a group project. There are several options for getting the buttons made. You can have them made at a copy shop or printer, or a civic or community organization may be able to make them for you. You can make them yourself if your group or county extension office has a button maker or if you can borrow one (check with civic or community organizations).

The Rent Event

MEMBER'S MANUAL

PENNSTATE

College of Agricultural Sciences • Cooperative Extension

The Rent Event

MEMBER'S MANUAL

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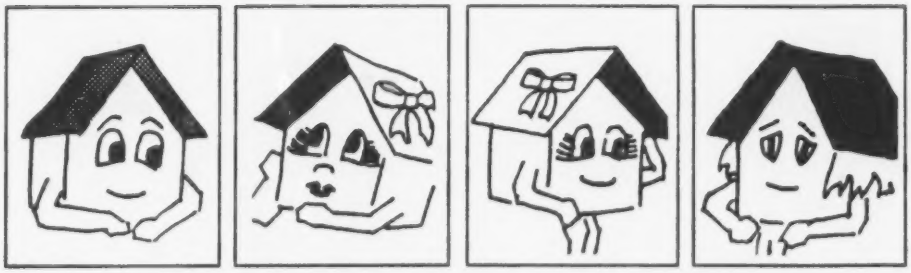

Hermie . . . . . **Hermione** . . . . . **Rose** . . . . . **Roscoe** . . . . . .

Presenting . . .

The Rent Event

While you waited for the curtain to rise on this production, you may have had a sneak preview of what was to come when you viewed the video segment, "The Misadventures of Hermie." If so, then you know that you certainly don't want end up like Hermie, who made so many mistakes when choosing a place to rent.

If you haven't seen the videotape, Hermie House is a goofy little character who always seems to do things wrong. Hermie and his friends Hermione, Rose, and Roscoe (his roommate) appear throughout this manual to help you learn about renting the first place of your own.

If you've played The Rent Event Game, you're already familiar with some of the things you will be learning in this project. If not, see your leader and arrange for a time to do so.

What you need to know about renting a place to live differs from one community to another. For one thing, large cities have more types of housing to choose from and different ways of finding them. Small towns may not have as much to choose from, but housing is often less expensive. Each will have its own advantages and disadvantages. Therefore, this manual can only give general statements and guidelines. The activities at the end of each section provide you with ways to find out what you need to know in your own community when you look for a place to rent. By learning the process of "how to" rent a place to live, you will always have the skills you need no matter where you end up living.

You'll notice that everything in this project looks kind of glitzy and theatrical. This is because The Rent Event project is based on the idea that renting your first home is a happening or event, as in "the big event" or a "premiere." The marquee at the beginning of each event shows the title of that event, or "what's playing."

Notice that some of the activities would make excellent contest presentations. Others would be good for exhibits. Your leader can give you tips on adding pizzazz to your presentations and exhibits. Take advantage of these opportunities!

Choices, Choices!

Decisions, Decisions!

Objectives

When you finish this section, you should be able to:

1. understand the difference between a choice and a decision
2. list the six steps in the decision-making process

What's a Decision?

What to eat, what to wear to school, what 4-H project to do—these are all decisions that you make every day. As you near adulthood, the decisions you face may become harder and harder to make. And, in fact, the consequences of those decisions can have a long-term effect on your life.

There is a difference between making a choice and making a decision. How would you describe that difference? Do you think people make choices or do they make decisions? You make a choice when you are familiar with your alternatives and automatically select one, with little or no thought. For example, when selecting what to have for breakfast, you most often just make a choice. Making a decision is a process. In other words, making a decision involves a series of steps.

Selecting your first place to live away from home is too important to be left to choice. It is a decision, one with many alternatives. This 4-H project, The Rent Event, is designed to help you make that decision about your first home away from home. Let's consider those decision-making steps.

Steps in the Decision-making Process

Step 1: *Realize that a decision must be made.* This step can also be called "identifying the problem." What is the situation or the problem that requires a decision to be made? You can make a better decision if you are very specific in identifying the problem. For example, in what part of town do you wish to live? Do you want to share your first home with a roommate or can you afford to live without a roommate? Once you have identified the specific problem or opportunity, move to the next step.

Step 2: *List the alternatives.*
An alternative is an option or possible solution to your problem. What are the different parts of town where you might live? What are the alternatives for your first home? Well, you might live in a tent, an apartment, a house, a mobile home, or an igloo. Good decision-making requires you to identify as many possible options as you can. Sometimes after you make a decision, you find there was a better alternative that you had not considered. Have you ever done that? How did you feel? Try to think of all the possibilities, and be imaginative as you list alternatives.

Step 3: *Gather information about your alternatives.*
You need to gather information about your alternatives to help you select the best solution. For example, people do live in igloos, but is that a practical alternative for you? Probably not, so there's really no need to collect information about the energy costs of living in an igloo. But what about the other alternatives you've listed? Could you afford to buy a mobile home, or are there mobile homes available for rent?

As you gather information about your alternatives, be open-minded. For example, just because one alternative may be your favorite, don't fail to consider both good and bad aspects of that option. You may want to live in an apartment complex because it has a swimming pool (a good aspect), but you ignore what that high rent will do to your budget (a bad aspect). Gather as much information as you can about each of your alternatives. The more information you collect, the more you'll know about your decision.

Step 4: *Evaluate and rank the alternatives.*
Once you are satisfied that you have collected as much information as you need, evaluate and rank your alternatives in best-to-worst order. Consider all the information—do the negative aspects of some alternatives make them clearly unsatisfactory? Is there an obvious "best" alternative? Be objective. Try to balance the negative and positive aspects of each alternative. Again, be open-minded. Don't just automatically rank your favorite option first (for example, the apartment with the swimming pool), but objectively rank the alternatives.

Step 5: *Make the decision.*
Many people jump from Step One to Step Five with little or no consideration for the other steps. But, in the long run, you'll be more satisfied with your decision if you take the time to consider all the possibilities. Based on your ranking of the options, choose the best option. Now, you are making a decision and not just making a choice. Are you beginning to understand the difference between a choice and a decision?

Step 6: *Evaluate your decision and accept the consequences.*
We all sometimes make decisions that don't work out the way we had planned. But it doesn't help to continue to worry about that "bad" decision. Think back over the other five steps in the process. Did you ignore an alternative? Did you lack time to collect enough information? Evaluating your decisions will help you make better decisions in the future.

What does accepting the consequences mean? It means that you make the best of your decision—whether good or bad. It means learning from that decision and using that information in the future. For example, suppose you select your apartment because of its location, but you ignore the cost to heat and cool it. As your energy bills require more and more of your budget, it will become necessary to reduce other expenses—like recreation, clothing, food, and so forth. As you work through that problem, you'll be accepting the consequences of your apartment decision. What are the consequences of some of your decisions?

..... Making a Decision .....

Now that you are aware of the steps in the decision-making process, let's consider your first home away from home. Locating and moving into that home is a series of decisions. The decision-making process is applied when the outcome is too important for a choice. This project will help you make a decision, with consequences you can accept and enjoy!

..... Glossary .....

Alternative: One of two or more options to be decided upon or chosen.

Choice: An alternative selected with little or no thought.

Consequences: The outcome of a choice or decision.

Decision: An alternative selected in a systematic manner on the basis of careful thought.

Evaluate: To determine the value or importance of the options considered.

Option: The act of choosing or making a choice. Or, something chosen or available as a choice.

Activities

☆ Activity 1

Because you're just beginning this project, let's make some choices now—you'll get to make some decisions later. On the following chart, circle the choices you would make if you were renting a place to live today. Don't worry if you aren't familiar with some of the terms. They will be explained later.

CHART 1. HOUSING CHOICES

• Do you want a lease?	Lease				No lease			
• What kind of place would you like to rent?	House	Apartment	Efficiency	Room	Townhouse	Duplex	Tent	Igloo
• Do you want a place where utilities are included in the rent?	Utilities included in rent				Utilities paid separately from rent			
• Do you want a furnished or an unfurnished place?	Furnished				Unfurnished			
• If you want an unfurnished place, how would you plan to furnish it?					Buy	Rent	Scavenge	Gather from home
• Do you want renters' insurance?	Insurance				No insurance			
• Do you want a roommate?	Roommate				No roommate			

Activity 2

Remember Hermie? He's the house character in the video, "The Misadventures of Hermie." If you haven't seen the videotape, ask your leader to help you borrow a copy to view before proceeding with this activity.

Well, Hermie is moving to your community and is looking for a place to rent. As you know, Hermie still doesn't know very much about renting. To help Hermie and others like him find a place to rent, create a "renter's survival kit" that will contain all the information needed to rent a place to live in your community. Assemble it in a notebook, a box, a shopping bag, or another convenient form. You can use it as a guide whenever you are choosing to rent.

Results from some of the other activities in this manual would make great additions to the survival kit. Look for those activities. For example, a list of danger clauses to be found in leases—plus a sample lease with the danger clauses marked—would make excellent items to include in the survival kit. In addition, there may be items from your community to add to your kit, such as a map, a guidebook, and information on shopping, utilities, education, recreation, and medical facilities.

If you live in a small community, you may want to include nearby communities.

You may want to do this activity with a group, but of course you can do it individually if you prefer. Your leader should be able to give you ideas if you get stuck.

Activity 3

What decisions have you had to make lately? Did you follow the decision-making process? How did the decisions turn out? Pretend you are going to rent a property, and interview someone who is now renting. What decisions do renters need to make? How have some of them turned out? Was the decision-making process useful to them? Would it be useful to you?

Activity 4

If you have a creative flair and can get the equipment, make a videotape that will help others learn about the rental process. It could consist of a single tape presenting an overview of the rental process, or it could be a series of tapes, each dealing with a specific topic, such as finding a roommate. The videos should be informative and entertaining. The information might be presented through skits, parodies, demonstrations, puppet shows, interactive techniques with the audience, interviews, panel discussions using characters like Hermie and his *friends, or even melodrama (as in soap operas).* Think up some of your own ideas. Ham it up! Go for it!

Consult your leader for information about how to obtain the necessary video equipment.

..... Presentation Idea .....

Activity 2 would make an excellent presentation idea or demonstration. Show others what you have put in your survival kit and explain why you decided to include each item.

"What should I do? Where should I go?"

Understanding a Lease

Reading the Fine Print

..... Objectives .....

When you finish this section, you should be able to:

1. understand the basic points of a written lease
2. recognize potential problem clauses in a lease

..... Why Have a Lease? .....

One of the first decisions you will need to make in the process of locating your first "home away from home" is whether or not you want to have a lease. What is a lease? A lease is an agreement between you, the tenant, and the landlord. It spells out the terms that both of you agree to while you are renting the apartment or unit.

As a tenant, the lease is for your protection and should explain fully your rights and responsibilities. A well-written lease will also explain the rights and responsibilities of the landlord.

..... What's in a Lease? .....

The lease should answer each of the following questions:

- What is the address and/or apartment number?
- How much is the rent?
- When is the rent due?
- Where and to whom should you pay the rent?
- Can you pay by cash, check, or money order?
- How long is the term of the lease (one year, six months, one month, etc.)?
- How much is the security deposit?
- Who is responsible for paying utility bills (heat, electricity, water, sewage, trash removal)?
- What furnishings are provided (kitchen appliances, furniture, draperies, etc.)?
- Who will be allowed to live in the unit? Can there be a roommate? Can you have a pet?
- Who fixes things in the apartment when something goes wrong? How soon will it be fixed? Is there an emergency number to call?
- What are the rules or restrictions on use of the apartment?

The Plain Language Contract Act, effective since 1994, requires leases and other consumer contracts to be written in plain rather than technical or archaic language. For example, terms like "party of the first part" and "party of the second part" should be replaced with "landlord" and "tenant."

Vague or hard-to-understand information in a lease should alert you to search for "danger" clauses in the lease. Danger clauses are items that are unfair or not favorable to the tenant. (See Activities 3 and 5 for more on danger clauses.)

. . . Should It Be in Writing? . . .

Remember, not all leases are the same. They vary from state to state, city to city, and landlord to landlord.

Legally, an oral lease agreement has as much standing as a written lease agreement. The problem with an oral lease, however, is that it is difficult to prove what was agreed upon and, in any legal action, it would be your word against the landlord's. Again, it's in your best interest to have a written lease.

Remember, however, that a lease is a legally binding contract. You should read the lease carefully and thoroughly, making certain that you understand all sections or clauses. Some landlords or their rental agents will go over the lease point by point with you, but you may want to have someone else read the lease and give an opinion anyway. If you sign a lease you do not understand, you may find yourself spending more than you had planned.

Because it is so important to have a lease, does this mean you have to sign any lease the landlord presents to you? The answer is no. Many of the clauses contained in the lease are negotiable. Sit down with the landlord and discuss the lease and the clause(s) you object to. Most landlords are reasonable and will try to work out an agreement with you. Whatever changes are agreed to, put them in writing.

. . . . . Security Deposits . . . . . .

Many problems between tenants and landlords are related to security deposits. The security deposit is a sum of money held by the landlord to cover the cost of cleaning, repairing any damage done by the tenant, late fees, or unpaid rent. Because it may be as high as two months' rent (after the first year, the maximum security deposit that can be held is one month's rent), you will want ask about it when you are hunting a place to rent. In a later section, "Playing the Security Deposit Sweepstakes," you will learn some ways to care for the apartment in order to avoid those deductions.

In some cases, you will get interest on the security deposit. There are some important conditions that must be met, however, for the landlord to be required to pay interest. First, the deposit must be more than $100 and, second, the deposit must have been held by the landlord for more than two years. You will receive your first interest payment at the end of your third year in the apartment and each year after that.

Getting Your Security Deposit . . . . . Returned . . . . . .

Pennsylvania law is very strict about returning the security deposit to the tenant promptly. First, you must give your landlord your forwarding address. Then within 30 days after the end of the lease, the landlord is required to return the security deposit and unpaid interest after subtracting for any damages or unpaid rent. The landlord must also provide you with a written list of damages for which deductions are made. If you do not receive your security deposit within this time, you have two options. One is to receive the entire amount of your security deposit plus interest, without any deductions. The other is to sue the landlord for twice the amount due, that is, twice the difference between the amount of the security deposit plus interest less deductions.

. . . . . Avoiding Problems . . . . .

If you pay your rent in cash, be sure to get a written receipt. Many tenants have gotten into trouble because they could not prove they had paid their rent.

It is always a good idea to put any communication with your landlord in writing, even if it is just a notice of leaking plumbing that needs to be fixed. That way, if you are ever involved in a dispute, you will have accurate records to refer to in order to present your argument. Keep copies of your signed contract and any correspondence with your landlord in a secure place.

. . . . . Roommates . . . . . .

If you will be sharing your apartment with one or more roommates, be sure to have all their names listed on the lease. Normally, the landlord will want only one check for the rent and doesn't care which of you writes the check. But if the rent isn't paid for any reason or if the check bounces, the landlord can take any one or more of the roommates to court regardless of which one failed to pay his/her or her share of the rent. That is because of something called "joint and several liability." Most leases will contain a clause of this type. It is a perfectly legal clause, but it means that you need to choose your roommates carefully. You will learn about roommate selection later.

. . . Rights and Responsibilities . . .

Both the tenant and landlord have certain rights and responsibilities. The tenant is entitled to a dwelling that is in a fit and habitable condition. It should be free of anything that could threaten the health and safety of the tenant. Basically, this means a place that has:

- a safe supply of drinking water
- locks on doors for security
- sanitary sewage and waste disposal systems
- heat, in cold weather
- a safe structure
- a working refrigerator for safe food storage (if landlord provides the refrigerator)
- adequate electrical wiring

and is:

- free of leaks from rain or other bad weather conditions
- free of pests such as cockroaches or rats

The tenant also has the right to:

- live in the unit in return for the rental payment
- privacy—the landlord may enter the apartment only at reasonable times and with reasonable notice, except in the case of an emergency
- interest on the security deposit if it has been held by the landlord for 13 months or longer
- written notice of any deduction from the security deposit
- return of the security deposit within 30 days of moving out of the rental unit

The landlord also has certain rights. These include:

- the right to payment of rent
- the right of entry or access to the unit with advance notice and for a business-related purpose
- the right to evict the tenant for violation of the lease
- the right to charge a security deposit

All of these are subject to certain limitations, however. If you believe that the landlord has abused these rights or is not providing what he/she is required to, obtain legal advice to determine what your options are.

The responsibilities of tenant and landlord are the flip side of these. In addition, a tenant should:

- act in a way that does not violate the peace and enjoyment of the neighbors
- not deliberately destroy or damage any part of the dwelling
- abide by the rules and regulations of the rental agreement
- use all utilities, facilities, and appliances in a reasonable manner
- keep all fixtures clean
- remove garbage and waste regularly
- comply with all applicable housing and fire codes

Ten Danger Clauses in Leases

Leases should contain no "danger clauses," such as the following:

1. You agree that the landlord isn't liable for repairs.

There are a variety of ways in which leases state that the tenant must pay rent whether or not heat, hot water, and other essential services (such as refrigeration, or elevator service in a high rise) are supplied and maintained. One formulation might read: "This lease and the obligation of tenant to pay rent hereunder . . . shall nowise be affected, impaired or excused because landlord is unable to supply or is delayed in supplying any service or repairs, additions, alterations or decorations."

This clause sets forth the doctrine of "independent covenants," a hoary legalism still applicable to many aspects of landlord-tenant relations, though not applicable to normal business contracts. The doctrine states that the tenant's obligation ("covenant")

to pay rent is separate from the landlord's obligation to provide a habitable dwelling. If the landlord doesn't fulfill his/her part of the bargain, the lease doesn't permit tenants to withhold their rent, as buyers would normally withhold payment for goods or services not delivered. Instead, tenants must sue or pursue some other cumbersome legal remedy.

To counteract this type of clause, several states have established mechanisms under which tenants can withhold rent under certain conditions.

2. You pay the landlord's attorney's fees.
A typical clause reads: "The tenant further agrees to pay all costs, including legal fees and other charges that may accrue in the event distraint proceedings are instituted against the tenant, or in the event suit for rent or dispossess proceedings are necessary in order to obtain possession of the premises, or to collect the rent."

A "distraint" is a seizure of your property to collect a debt; in many states it has been made illegal or ruled unconstitutional. A "dispossess proceeding" is an eviction. Thus, in this common clause you pledge to pay your landlord's legal costs if he/she tries to seize your property or if he/she evicts you.

3. You waive your right to a jury trial.
Typical wording: "It is mutually agreed by and between Landlord and Tenant that the respective parties hereto shall and they hereby do waive trial by jury in any action, proceeding or counterclaim brought by either of the parties hereto against the other on any matters whatsoever arising out of or in any way connected with this lease, the Tenant's use of occupancy of said premises, and/or any claim of injury or damage."

This clause has the appearance of fairness, since the landlord also waives (gives up) his/her right to a jury trial. But juries are generally more favorable to tenants than judges are, in the unanimous opinion of tenant leaders interviewed by Consumers Union.

4. You agree to obey rules that may not even have been written yet.
A typical formulation: "The lessee covenants and agrees that all rules and regulations printed upon the back hereof, or hereafter adopted by the lessor and made known to lessee, shall have the same force and effect as covenants of said lease, and the lessee covenants that he, his/her family and guests will observe all such rules and regulations."

Rules often include prohibitions against owning pets, practicing musical instruments, playing TV sets at certain hours, washing cars, storing baby carriages or bicycles in certain areas, or driving nails into the walls.

Such items as the last are constantly violated by almost all tenants. Who, after all, wants to live in rooms barren of all pictures or decorations? But such picky regulations can be used, subsequently, as a pretext for a landlord to keep tenants' security deposits. Or they can provide a pretext for a landlord to evict tenants if he/she takes a dislike to them or wants their quarters for some other purpose (such as rental at a higher rate to a new tenant). Persons active in tenant organizing sometimes find themselves suddenly in violation of a rule previously ignored.

Insist on reading the current rules and regulations before you move into any apartment. In some places they're quite reasonable; in others, not. If you have any bargaining power, try to see that particularly objectionable ones are stricken. As for agreeing to follow any rules promulgated in the future, it's best if you don't. Second best is if the lease provides some arbitration procedure for tenants who disagree with the future rules, or if the lease limits the tenant's obligation to follow "reasonable" regulations.

5. You agree to pay possible extra rent.
This clause allows the landlord to raise the rent if his/her operating expenses go up, particularly in the areas of water or sewer assessments, real-estate taxes, pollution-control equipment, or other capital improvements. Typical wording: "Tenant agrees, during the term of this lease or any renewal thereof, that in the event there shall be an increase in real-estate taxes, sewer or water charges above the amount of said taxes, sewer or water charges during the year—or an assessment charged by the municipality on the demised premises for any period following the date of commencement of this lease, tenant shall pay his/her proportionate share of said tax increase, charge or municipal assessment."

Leases that run more than one year may include an automatic increase in the rent for each year after the first, with only the first year's rent prominently

indicated at the top of the lease. The increase from year to year may be a specified dollar amount or a fixed percentage, or it may even be geared to the change in the cost of living.

6. You give the landlord free rein to enter your apartment.

Leases vary substantially in the degree to which the landlord can barge in unannounced and uninvited. Here is a sample of one of the worst "access-to-premises" clauses:

> "Landlord or Landlord's agents shall have the right to enter the demised premises during reasonable hours, to examine the same, and to show them to prospective purchasers, lessees, mortgagees or insurance carriers of the building, and to make such repairs, alterations, improvements or additions as Landlord may deem necessary or desirable. If Tenant shall not be personally present to open and permit an entry into said premises, at any time, when for any reason an entry therein shall be necessary or permissible hereunder, Landlord or Landlord's agents may enter the same by a master key, or may forcibly enter the same, without rendering Landlord or Landlord's agents liable therefor."

Taken literally, that clause means your landlord can kick your door down to show your apartment to a prospective future tenant while you're not home. In practice, courts have usually ruled in such a way as to restrict a landlord's right of entry to normal business hours, and to require that 24 hours' notice of the entry be given the tenant unless there is a genuine emergency. Courts have also made it clear that the right of access can't be used to harass a tenant. The problem is that you might have to sue to prove that the lease doesn't really mean what it says.

7. The landlord isn't liable if you're injured or if your property is damaged.

Most leases have a list of hazards for which the landlord is not to be held responsible. Typically, the list includes "falling plaster, steam, gas, electricity, water, rain, or snow that may leak from any part of said building," and several others.

But form leases differ in a key regard. With some, the landlord is not responsible for injury from the listed hazards unless he/she or his/her agents have been negligent. For the tenant, that's the better situation.

The worse situation is that the landlord is not liable even if the damage was caused by his/her negligence—and many leases say just that. In some, for example, you agree "that the lessor shall not be liable for any damage or injury of the lessee." Or you might agree "to indemnify and save the lessor harmless from all claims of every kind and nature."

Such a sweeping excuse from any kind of liability will almost never hold up in court. But if the landlord damages some of your property, you'll probably have to drag him into court to recover damages. Were it not for the standard form lease, landlords might be more willing to make reasonable out-of-court settlements. And, of course, the lease can be used to cow tenants who don't know their rights.

8. You agree no one else will live with you.

Most leases prohibit anyone not named on the lease from occupying the apartment. For example: "Tenant will not use nor permit to be used the said premises nor any part thereof for any purpose other than that of a private dwelling apartment for himself and his immediate family."

It makes no difference whether the visitor helps you with the rent or not. If, two months after moving into your apartment, you want your widowed aunt to move in with you—too bad. You don't control who lives in your apartment.

Of course, few leases prohibit your having guests overnight. It's long-term stays that may present a problem. If a landlord tries to evict a tenant for having a "subtenant" (unauthorized occupant), one issue a court would look at is how long the guest had stayed. Whether the guest moved in furniture and whether he/she or she maintained a separate residence would also have some bearing on the case.

Subletting your apartment—that is, letting someone else live there while you're away and collecting rent from that person while you continue to pay the landlord—is also flatly prohibited under some leases. Under most leases it can be done, but only if the landlord gives written consent. This restriction has some merit, since it gives landlords some reasonable control over who lives in their buildings. But it's an inconvenience and an added problem for tenants, especially those who travel a great deal. About the best you can hope for here is a phrase in the lease saying the landlord agrees not to withhold consent unreasonably.

9. Any improvements you build in belong to the landlord.

Even though most leases require you to get the landlord's consent before making any alterations, landlords get to have their cake and eat it too. Any improvements the landlord allows you to install become part of his/her property, enhancing its value for rental to the next tenant. The clause will read something like this: "The lessee agrees that no alterations, additions or improvements shall be made in or to the premises without the consent of the lessor in writing, under penalty of damages and forfeiture, and all additions and improvements made by the Tenant shall belong to the lessor."

This clause is intended to refer to such things as built-in shelves, window seats, wallpaper, and towel racks. The logic is that removing these items might damage the apartment. However, even if the tenant could accomplish their removal without damage, the landlord has the right to keep them under the lease.

10. You agree the premises are fine as they are.

The windows may be cracked; the refrigerator may be broken; there may be hidden defects in the apartment you won't notice until you've lived there for a short time. But the lease you've signed is likely to say something like, "The lessee accepts said premises in their present condition." To buttress this, another clause of the lease will probably say, "Neither party has made any representation or promises, except as contained herein, or in some further writing signed by the party." So if the landlord tells you he'll sand and refinish the floors for you, be sure to get it in writing—before you sign the lease.

Hermie knows that he should read his lease.

Glossary

Apartment manager: The person responsible for managing (collecting rent, maintenance, renting, etc.) an apartment for the owner or landlord.

Contract: A binding agreement between two or more persons or parties, as between landlord and tenant.

Danger clause: A clause in a lease that the renter should be wary of, because it may be unfavorable to the tenant.

Hoary legalism: An old code or law requiring strict obedience.

In solido: The entire amount, as when any one of several renters living in an apartment can be held responsible for the entire amount of rent.

Ipso facto: By the fact or act itself. For example, if a tenant moves furniture out of the apartment, the landlord may believe that the tenant is, in fact, moving out of or abandoning the apartment.

Landlord: The owner of the apartment or rental unit.

Lease: A written or oral agreement between a landlord and tenant that contains the terms or conditions under which the tenant may occupy the rental unit.

Lessee: The person or persons renting the unit.

Lessor: The landlord or owner of the unit.

Lien: A claim by one person on the property of another as security for money owed, such as rent.

Rent: Payment by the tenant to the landlord for use of the apartment or rental unit.

Rental agent: A person, acting on behalf of the landlord, who shows and rents apartments.

Responsibilities: What the landlord or tenant is bound or required to do either by law or by the lease.

Rights: The power or privileges granted by law or by the lease to the landlord or to the tenant.

Security deposit: Money held by the landlord to cover the cost of repairing any damages done by the tenant, cleaning, or late and unpaid rent.

Tenant: The renter or person occupying an apartment.

Sample Apartment Lease #1

Date _____ 20___

PARTIES

_____ (hereinafter referred to as Lessor) hereby leases to _____ (hereinafter referred to as Lessee) the following described property:

PREMISES

Apartment No. _____ at _____ in _____, for use by resident as a private residence only.

TERM

This lease is for a term commencing on the _____ day of_____ 20___, and ending on the last calendar day _____, 20___.

AUTOMATIC RENEWAL

If Lessee or Lessor desires that this lease terminate at the expiration of its term, he must give to the other party written notice at least 30 days prior to that date. Failure of either party to give this required notice will automatically renew this lease and all of the terms thereof except that the term of the lease will be for one month. This provision is a continuing one and will apply at the expiration of the original term and at the expiration of each subsequent term.

RENT

This lease is made for and in consideration of a monthly rental of _____ Dollars per month payable in advance on or before the 1st day of each month at _____. If the rent is paid by the 5th of the month, Lessee shall be entitled to a deduction of _____ Dollars per month or a net rental of _____Dollars per month; provided, however, that any monthly rental payment not received by the 5th of the month shall be considered delinquent. If lessee pays by check and said check is not honored on presentation for any reason whatsoever, Lessee agrees to pay an additional sum of $10.00 as a penalty. This penalty provision is not to be considered a waiver or relinquishment of any of the other rights or remedies of Lessor.

Lessor acknowledges receipt from Lessee of the sum of _____ Dollars which is pro-rated rental for _____ days from the date of commencement of this lease to the first day of the following month.

SECURITY DEPOSIT

Upon execution of this lease contract, Lessee agrees to deposit with Lessor, the receipt of which is acknowledged, the sum of $_____ _. _____. This deposit, which is non-interest bearing is to be held by Lessor as security for the full and faithful performance of all of the terms and conditions of this lease. This security deposit is not an advance rental and Lessee may not deduct any portion of the deposit from rent due to Lessor. This security deposit is not to be considered liquidated damages. In the event of forfeiture of the security deposit due to Lessee's failure to full and faithfully perform all of the terms and conditions of the lease, Lessor retains all of his other rights and remedies. Lessee does not have the right to cancel this lease and avoid his obligations thereunder by forfeiting the said security deposit. Lessee shall be entitled to return of the said security deposit within 30 days after the premises have been vacated and inspected by Lessor provided said lease premises are returned to Lessor in as good condition as they were at the time Lessee first occupied same, subject only to normal wear and tear and after all keys are surrendered to Lessor. Lessor agrees to deliver the premises broom clean and free of trash at the beginning of this lease and Lessee agrees to return same in like condition at the termination of the lease. The following charges will be made for cleaning: Broom Cleaning Apartment $15.00, Cleaning Stove $15.00, Cleaning Refrigerator $5.00.

In the event of any damage to the leased premises or equipment therein, reasonable wear and tear excepted, caused by Lessee, his family, guests or agents, Lessee agrees to pay Lessor when billed the full amount necessary to repair or replace the damaged premises or equipment.

Deductions will be made from the security deposit to reimburse Lessor for the cost of repairing any damage to the premises or equipment or the cost of replacing any of the articles or equipment that may be damaged beyond repair, lost or missing at the termination of the lease. Deductions will also be made to cover any unpaid amounts owed to Lessor for any such damage or loss occurring prior to termination of the lease and for which Lessee has been billed. In the event that such damages or cleaning charges exceed the amount of the security deposit, Lessee agrees to pay all excess cost to Lessor. In the event there has been a forfeiture of the security deposit, charges for damages and cleaning shall be paid in addition to the amount of said security deposit.

Notwithstanding any other provisions expressed or implied herein, it is specifically understood and agreed that the entire security deposit aforesaid shall be automatically forfeited as liquidated damages should lessee vacate or abandon the premises before the expiration of this lease, except where such abandonment occurs during the last month of the term of the lease, lessee has paid all rent covering the entire term and either party has given the other timely written notice that this lease will not be renewed under its automatic renewal provisions.

OCCUPANTS
The leased premises shall be occupied by the following persons only: _____

PETS
No pets will be allowed to live on the premises at any time. However, this provision shall not preclude Lessor from modifying any lease to allow pets by mutual written agreement between Lessor and Lessee.

SUB LEASE
Lessee is not permitted to post any "For Rent" signs, rent, sublet or grant use or possession of the leased premises without the written consent of Lessor and only in accordance with this lease.

DEFAULT OR ABANDONMENT
Should the Lessee fail to pay the rent or any other charges arising under this lease promptly as stipulated, should the premises be abandoned (it being agreed that an absence of Lessee from the leased premises for five consecutive days after rentals have become delinquent shall create a conclusive presumption of abandonment) by Lessee or should Lessee begin to remove furniture or any substantial portion of Lessee's personal property to the detriment of Lessor's lien, or should voluntary or involuntary bankruptcy proceedings be commenced by or against Lessee, or should Lessee make an assignment for the benefit of creditors, then in any of said events, Lessee shall be ipso facto in default and the rent for the whole of the unexpired term of the lease together with the attorneys fees shall immediately become due. However, Lessor may proceed one or more times for past due installments without prejudicing his rights to proceed later for the rent for the remaining term of the lease. Similarly, in the event of any such default Lessor retains the option to cancel the lease and obtain possession of the premises by giving Lessee written notice to vacate the premises in accordance with the provisions of Article 5 of the Pennsylvania Residential Landlord and Tenant Act. In the event of such cancellation and eviction, Lessee is obligated to pay any and all rent due and owing through the last day said premises are occupied.

OTHER VIOLATIONS & NUISANCE
Should the Lessee at any time violate any of the conditions of this lease, other than the conditions provided for in the immediate preceding paragraphs under the heading "Default and Abandonment" or should the Lessee discontinue the use of the premises for the purposes for which they are rented or fail to maintain a standard of behavior consistent with the consideration necessary to provide reasonable safety, peace and quiet to the other tenants in the apartment complex, such as by being boisterous or disorderly, creating undue noise, disturbance or nuisance of any nature or kind, engaging in any unlawful or immoral activities, or failure to abide by the rules and regulations as specified below, and should such violation either continue for a period of five days after written notice has given Lessee (such notice may be posted on Lessee's door) or should violation occur again after written notice to cease and desist from such activity or disturbance, then, Lessee shall be ipso facto in

default and Lessor shall have the option to demand the rent for the whole unexpired term of the lease which shall at once become due and exigible or to immediately cancel this lease and obtain possession of the premises by giving Lessee written notice to vacate the premises in accordance with the provisions of Article 5 of the Pennsylvania Residential Landlord Tenant Act.

RULES & REGULATIONS
Lessee acknowledges receipt of a copy of the rules and regulations which are attached to and form a part of this lease. Lessee agrees to comply with all such rules and regulations and with all reasonable rules and regulations hereafter adopted by the Lessor and posted in or about the apartment complex and/or mailed or delivered to Lessee.

WARRANTY
Lessor warrants that the leased premises are in good condition. Lessee accepts them in such condition and agrees to keep them in such condition during the term of the lease at his expense and to return them to Lessor in the same condition at the termination of the lease, normal decay, wear and tear excepted.

OCCUPANCY
Should Lessee be unable to obtain occupancy on the date of the beginning of the lease due to causes beyond control of Lessor, this lease shall not be affected thereby, but Lessee shall owe rent beginning only with the day on which he can obtain possession.

Should the property be destroyed or materially damaged so as to render it wholly unfit for occupancy by fire or other unforeseen event not due to any fault or neglect of Lessee, then Lessee shall be entitled to a credit for the unexpired term of the lease. However, Lessee shall not be entitled to a reduction of the monthly rent or cancellation of this lease because of a temporary failure of utilities, heat, air conditioning or temporary closing of swimming pool.

ADDITIONS & ALTERATIONS
Neither Lessor nor Lessee shall make any additions or alterations to the premises without written permission of the other. However, Lessor or his employees shall have the right to enter the premises for the purpose of making repairs necessary to the preservation of the property. Any additions made to the property by the Lessee shall become the property of the Lessor at the termination of this lease unless otherwise stipulated herein. No holes shall be drilled in the walls, woodwork or floors and no antenna installations are permitted. No painting or papering of walls is permitted.

No water beds. No foil in windows. No hurricane tape allowed to stay in windows after danger ceases.

LIABILITY
If any employee of Lessor renders any other services (such as parking, washing or delivery of automobiles, handling of furniture or other articles, cleaning the rented premises, package delivery, or any other service) for or at the request of resident, his family, employees or guests then, for the purpose of such service, such employees shall be deemed the servant of Lessee, regardless of whether or not payment is arranged for such service, and Lessee agrees to relieve Lessor and hold Lessor harmless from any and all liability in connection with such services.

The Lessor shall not be liable to Lessee, or to Lessee's employees, patrons and visitors, or to any other person for any damage to person or property caused by any act, omission or neglect of Lessee or any other tenant of said demised premises, and Lessee agrees to hold Lessor harmless from all claims for any such damage, whether the injury occurs on or off the leased premises.

Lessee assumes responsibility for the condition of premises. Lessor will not be responsible for damage caused by leaks in the roof, by bursting of pipes by freezing or otherwise, or any vices or defects of the leased property, or the consequences thereof, except in case of positive neglect or failure to take action toward the remedying of such defects and the damage caused thereby. Should Lessee fail to promptly so notify Lessor in writing of any such defects, Lessee will become responsible for any damage resulting to Lessor or other parties.

Lessee hereby releases, relieves and holds Lessor blameless for any damage or injury to persons or property caused as a result of the use of the swimming pool by Lessee or any persons making use of said pool through the use, permission or consent of Lessee. Lessee further agrees not to use or permit the use of alcoholic beverages within the swimming pool and other public areas. No children under the age of twelve (12) years of age will be allowed in or about the swimming pool area unless accompanied by an adult.

SIGNS & ACCESS

Lessor reserves the right to post on the premises "For Sale" or "For Rent" signs at all times. Lessee will allow parties authorized by Lessor to visit the premises at reasonable hours in view of buying the entire term of this lease and in view of renting for 30 days prior to the expiration of this lease. Lessee will also permit Lessor to have access to the premises for the purpose of inspection at reasonable intervals between the hours of 8:00 a.m. to 5:00 p.m.

ATTORNEY'S FEES

Lessee further agrees that if an attorney is employed to protect any rights of the Lessor hereunder, Lessee will pay the fee of such attorney. Such fee is hereby fixed at twenty-five (25%) percent of the amount claimed or a minimum of $100.00 whichever is greater. Lessee further agrees to pay all court costs and sheriff's charge if any.

OTHER

The failure of Lessor to insist upon the strict performance of the terms, covenants, agreements and conditions hereby contained, or any of them, shall not constitute or be construed as a waiver or relinquishment of the Lessor's rights thereafter to enforce any such terms, covenants, agreements and conditions, but the same shall continue in full force and effect.

It is understood that the terms "Lessor" and "Lessee" are used in this agreement, and they shall include the plural and shall apply to persons, both male and female. All obligations of Lessee are several and in solido.

This lease, whether or not recorded, shall be junior and subordinate to any mortgage hereafter placed by the Lessor on the entire property of which the leased premises form a part.

In the event that during the term of this lease, or any renewal hereof, either the real estate taxes or the utility costs, or both, should increase above the amount being paid on the leased premises at the inception of this lease, the Lessee agrees to pay his proportionate share of such increase and any successive increases. Such payment or payments by Lessee shall be due monthly as increased rent throughout the remainder of Lessee's occupancy; and all such sums may be withheld from Lessee's security deposit if not fully paid at the time Lessee vacates the premises. A 30-day notice will be given to Lessee before any increase is made.

OTHER CONDITIONS

A temporary visitor is one who inhabits the property for no more than ten (10) days.

_____

_____

_____

READ YOUR LEASE BEFORE SIGNING

Executed in duplicate

at _____, Pennsylvania

this _____ day of _____, 20 ___.

_____
AGENT FOR LESSOR

_____
LESSEE

_____
LESSEE

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Sample Apartment Lease #2

PARTIES **1. This agreement**, made this _____ day of _____, _____, between _____, hereafter called Landlord, and _____, hereafter called Tenant.

PROPERTY, TERMS, AND CONDITIONS **2.** Landlord agrees to rent to Tenant the property known as _____, upon the following terms and conditions.

(A) Term of lease _____

(B) Beginning date of lease _____ day of _____, _____

(C) Ending date of lease _____ day of _____, _____

(D) Length of renewal term if lease is not ended by either party: _____

(E) Required written notice by Landlord or Tenant to end this lease: _____ days before the ending date of this lease or any renewal term.

(F) Total rent for the entire term of lease: $ .....

(G) Rent is due and shall be paid in advance on _____, beginning on _____, in the amount of $ .....

(H) Late charge if rent is not paid within _____ days of due date: $ .....

(I) Tenant will pay by cash or check or certified or equivalent check, before taking possession, the following:

	Paid	Due
1. Rent for the period between the first day of the lease term and the first regular due date, if any:	$	$ .....
2. Rent for first regular due date:	$	$ .....
3. Security deposit, on deposit at _____:	$	$ .....
4. Rent paid in advance on account of final payment due:	$	$ .....
5. _____:	$	$ .....
Totals paid to date	$	
Amount due before possession		$ .....

(J) Property will be used only as _____

(K) Maximum number of occupants under this lease: _____

(L) Payments to be made promptly (without being demanded) when due to: landlord agent at: _____

(M) Landlord will supply: cold water hot water gas heat electricity lawn and shrubbery care snow removal water cost over yearly charge yearly heater maintenance contract sewage costs and maintenance other _____

Tenant will supply: cold water hot water gas heat electricity lawn and shrubbery care snow removal water cost over yearly charge yearly heater maintenance contract sewage costs and maintenance other _____

(N) Rules and regulations are are not attached.

(O) If the lease is for a term of more than one year, Tenant agrees to pay with the rent, the proportionate share of any increase in real estate taxes and water and sewer rents that occur during this lease agreement.

(P) If insurance premiums on the Property increase because of an action or conduct of Tenant, Tenant's guest or anyone invited to the Property by Tenant, Tenant agrees to pay any increase with the rent.

(Q) Tenant understands that the Property is being rented in its present condition or as follows: _____

_____

(R) Before the beginning of this lease, Landlord agrees to make the following repairs, replacements, or installations: _____

SPECIAL CLAUSES **3.**

TWO-PART LEASE **4.** Landlord and Tenant understand that this is Part One of a two-part lease.

APPROVAL Witness: _____ Tenant: _____ Date: _____

Witness: _____ Landlord: _____ Date: _____

Activities

☆ Activity 1

Name six basic rights that you have as a tenant.

a. _____

b. _____

c. _____

d. _____

e. _____

f. _____

Name six obligations or responsibilities that you have as a tenant.

a. _____

b. _____

c. _____

d. _____

e. _____

f. _____

Name four basic rights of the landlord.

a. _____

b. _____

c. _____

d. _____

Name four basic obligations of the landlord.

a. _____

b. _____

c. _____

d. _____

☆ Activity 2

Look at the sample leases. Referring to the list of questions on page 6 ("What's in a Lease") that a lease should answer, what information, if any, is missing from the leases?

_____

_____

_____

_____

_____

☆ Activity 3

Which danger clauses can you find in the sample leases? (Refer to the section on danger clauses, p. 8.)

_____

_____

_____

_____

_____

Which would you say might be a "good" lease? Why?

_____

_____

_____

_____

Would you sign either lease? Why or why not?

_____

_____

_____

_____

Activity 4

Find a lease that is used in your community. Get a copy from someone you know who is renting, a real estate agent, an office supply store, or an apartment complex. What information, if any, is missing from the lease?

_____

_____

_____

_____

Activity 5

Which danger clauses can you find in the lease you found?

_____

_____

_____

_____

_____

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How does this lease compare with the sample leases?

_____
_____
_____
_____
_____

Do you consider the local lease to be better or worse than the samples?

_____
_____
_____
_____
_____

Would you sign the lease? Why or why not?

_____
_____
_____
_____
_____

Activity 6

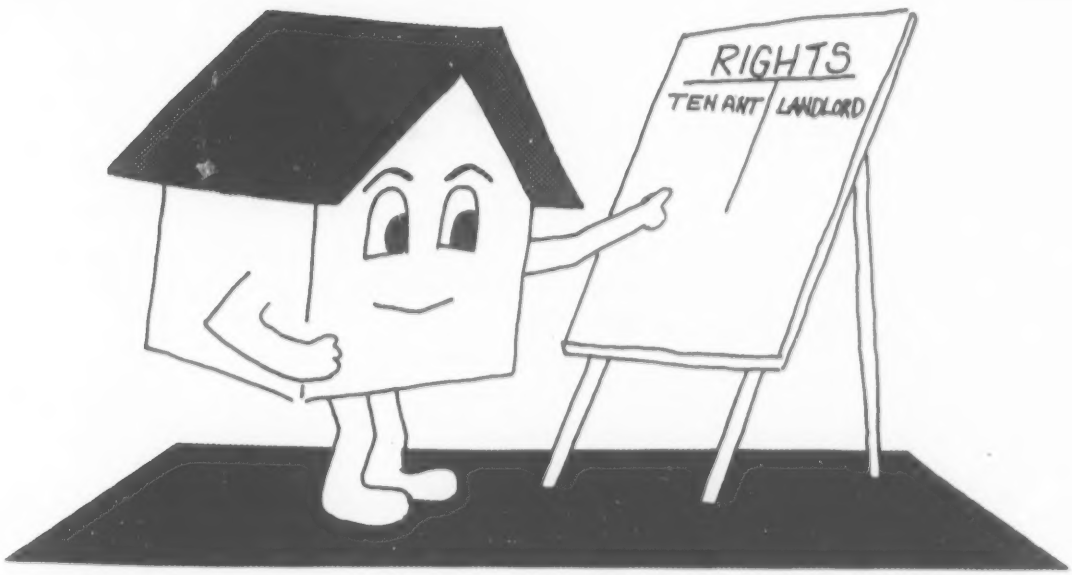
Invite a landlord, apartment manager, or lawyer to your group meeting. Ask him/her to explain particular clauses of a lease you have found or the lease the landlord uses. What are some examples of problems that have occurred locally?

Activity 7

If a different activity would help you learn about leases, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

..... Presentation Ideas .....

1. Describe the danger clauses one should look out for in reading a lease.
2. Outline tenants' and landlords' rights and responsibilities.



"These are my rights as a tenant."

Selecting a Place to Rent

Home, Sweet Home

Objectives

When you finish this section, you should be able to:

1. identify at least four ways to locate an apartment
2. evaluate an apartment's layout, features, and condition
3. identify three major expenses that need to be paid before moving into an apartment
4. identify three major monthly expenses of renting an apartment
5. select a unit that meets your needs, using not more than 25 to 30 percent of your anticipated income

What Shall I Rent?

At last . . . you're getting your first "home away from home!" Now the question is, what are you going to rent? When thinking about renting a place to live, many people think of apartments. An apartment, however, is only one of several kinds of places that you can rent. Not only that, but you can rent places of all sizes, shapes, and forms, including:

- a house
- a townhouse
- a mobile home
- a room in someone's house (maybe with kitchen privileges)
- a basement apartment
- a garage apartment
- an efficiency apartment
- a garden apartment
- a unit in a semi-detached, duplex, or twin
- a unit in a low-rise apartment building
- a unit in a mid-rise apartment building
- a unit in a high-rise apartment building

Just about anything that people live in can be rented. Although the above list is pretty long, you may be

able to find other examples of rental housing in your community. If some of the terms used in the list above are unfamiliar to you, look them up in the glossary at the end of this section.

In the remainder of this project manual, you will see all rental housing referred to as an "apartment." Don't let this trap you into thinking of only one specific kind of rental housing. Just keep in mind the many options available in renting a place to live.

. . . Housing Values and Needs . . .

With all these alternatives, where do you begin? The best place to begin is to consider your housing values and needs. What things are important to you about where you live? What housing needs should be satisfied?

Needs are basic things people must have, such as food, shelter, and clothing. People with a physical disability need housing that's accessible to them. But wants go beyond satisfying basic needs. A simple, inexpensive apartment may satisfy your basic needs if it is clean and protects you from the rain and cold, but you may want more than that. For example, you may want a place that is attractive or that has such features as spacious rooms, a dishwasher, two bathrooms, or a balcony. These wants are based on your values—abstract concepts such as comfort, beauty, privacy, and convenience.

Activity 5 will help you identify your housing values and will provide a basis for decisions regarding where you will live. The next step is to translate these into features to look for when you go apartment shopping.

. . . How Much Can I Spend? . . .

Before apartment shopping, however, you should have some idea about how much you can afford to spend on housing each month. A general rule of thumb is that you can afford to spend one week's take-home pay, or 25-30 percent of your monthly income. You must keep in mind that this is the amount you can afford for *total* housing expenditures.

How do you know what your total monthly housing expenditures will be? Take the amount of your monthly rent and add any of the following expenses that are not included in the rent, such as:

- electricity
- water and sewer
- trash collection
- cable television
- parking
- pet fees

Other possible expenses are renters' insurance and furnishings. Also, you need to keep in mind that the nice place you found with a bargain rent may turn out to be very expensive if you have to pay high transportation costs to commute to work or school.

Several other expenses may need to be paid before you can move into the apartment. These may include application fees, a security deposit, first month's rent (and sometimes last month's rent), utility deposits, utility connection fees, and moving expenses. The Renter's Checklist can help you determine both the monthly and the initial costs for each apartment that you will consider.

. . . Locating the Apartment . . .

Now that you have an idea of what you are looking for and what you can afford, how do you find out what is available in your community? There are various ways to locate an apartment, and which way is best varies depending on the size of the community and the type of rental housing available. Some ways to find a place to rent are:

- reading the classified ads in the newspaper
- looking in the yellow pages of the telephone book under "apartments"
- getting a list of apartments from the Chamber of Commerce
- visiting a real estate salesperson
- asking friends and other people you know if they are aware of places available for rent
- consulting the manager of an apartment building that you already know about
- looking for "For Rent" signs while driving or walking around neighborhoods you would like to live in
- contacting an apartment locater service
- visiting the college or university housing office, if you are going to college
- checking supermarket bulletin boards

Hermie is carefully checking out the place.

. . . Inspecting the Apartment . . .

When you have identified some places that seem to meet your needs and to be within your budget, arrange to visit them so you can carefully inspect them. Use The Renter's Checklist to help you thoroughly inspect and evaluate each apartment on the basis of its layout, features, condition, and costs. It would be safe to say, however, that no apartment is perfect, and that you will not be able to answer "yes" to every item on the checklist. The most important items have a star (*) by them. It is very important for you to set your priorities before you look for a unit. There are usually trade-offs to be made, and you will have to use your judgment in order to make the best possible decision.

At this time, look through the checklist to see what kinds of things are in it. You are not yet ready to go out to inspect an apartment, however. You'll have an opportunity to do that later in this project. Even though you now know something about leases and about the kinds of apartments to choose from, you still need to learn about utilities and furnishings. Once you know what is available, how would you rank the alternatives you've found? Which apartment would you decide to rent?

. . . . . Glossary . . . . . .

Apartment: A room or set of rooms with kitchen and bath facilities and used as a residence.

Duplex: A house designed for two families living separately.

Efficiency apartment: An apartment that consists of a single room with a kitchen area and a separate bathroom.

Garden apartment: A general term used to describe any apartment building, of three floors or less and up to twelve units, with landscaped space around it.

House: A building that serves as a residence, not attached to other houses, and designed to be occupied by only one family.

Mobile home: A factory-built house designed to be moved on wheels.

Needs: Those items essential to your physical existence, such as food, shelter, and clothing.

Real estate salesperson: Any person licensed to sell real estate.

Townhouse: A single family dwelling connected to another by a wall. Usually, it is more than one story and connected to at least two or more other units.

Values: Those things or beliefs that are important to an individual and that contribute toward satisfaction and enjoyment.

Wants: Those things that are not essential for maintaining life.

Comfort and leisure are important to Hermie.

The Renter's Checklist

Use the following checklist to find out what you want to be looking for when you hunt for a place to rent. It's a long list. You may not want to check out every item, and some items may not apply. But if you mark the items that are most important, it will help you compare various rental units so that you can decide which will be best for you. Happy hunting!

MONTHLY EXPENSES

How much is the monthly rent? _____

If any of the following are not included in your rent, enter the anticipated amount:

- Electricity _____
- Gas (natural or bottled LP) _____
- Trash collection _____
- Telephone _____
- Pet fee _____
- Parking fee _____
- Other (water and sewer, furniture, recreation facilities, snow removal, lawn care, etc.) _____

Total monthly operating expense **(add all of the above)** _____

Is your monthly expense less than one week's take-home pay? Yes No

INITIAL EXPENSES

If any of the following charges apply, enter the amount:

- Application fee _____
- Security deposit _____
- Pet deposit _____
- Utility deposits (electricity, gas, telephone, etc.) _____
- Utility connection fees (electricity, gas, telephone, etc.) _____

Total initial expenses _____

RESTRICTIONS AND REGULATIONS

In some cases, the following restrictions will make the unit a more desirable place to live. In other cases, they may create a problem. Are any of the following restricted or prohibited?

- Pets Yes No
- Late and noisy parties. If so, how is this enforced? Yes No
- Storage or repair of motorcycles, boats, or inoperative cars Yes No
- Certain furniture, such as a water bed Yes No
- Use of laundry facilities Yes No
- Parking and the number of cars allowed Yes No
- Use of outdoor grounds Yes No
- Painting or papering walls Yes No
- Mounting pictures on the walls Yes No
- Are the restrictions, regulations, and/or rules in writing? If so, read them carefully before signing the lease. Yes No

MANAGEMENT AND MAINTENANCE

- Does the owner, manager, or caretaker live in or near the building? Yes No
- Does the manager provide a high level of maintenance to the common areas (halls, stairs, walks, etc.)? Yes No
- Who is responsible for the maintenance?

LOCATION

- Is the dwelling near schools, stores, places of worship, your work, recreational areas, or other areas important to you? Yes No
- Is public transportation available? Yes No
- Is the area quiet? Yes No
- Is the neighborhood safe (well lit; adequate police and fire protection)? Yes No
- Is the neighborhood well maintained? Yes No
- Are paved streets, driveways, and public walkways provided? Yes No
- Is parking available, preferably off-street? Yes No
- Can you park reasonably close to your unit? Yes No

EXTERIOR

- Is the property well maintained? Yes No
- Is the roof free of leaks? Look for water marks on the ceiling. Yes No
- Is the exterior siding well maintained? Yes No

Windows

- Do they lock? Yes No
- Do they provide adequate natural lighting? Yes No
- Can they be opened to provide good ventilation? (not painted shut) Yes No
- Do they have screens? Yes No
- Do they have insulated glass? If not, are storm windows provided? Yes No
- Are they free of cracks? Yes No
- Are they sealed, caulked, and free of drafts? Yes No
- Can they be easily cleaned (can the screens be removed and can you reach both sides of the windows)? Yes No
- Are the walls below the windows free of water streaks? Yes No

Doors

- Can you securely lock the doors? Deadbolts are recommended. Yes No
- Is there a peephole in the door? Yes No

HEATING AND AIR CONDITIONING

- Is there an adequate supply of heat? Yes No
- Is there a thermostat in your unit so you can control the heat without asking the caretaker? Yes No
- Does the air conditioner work properly? Yes No

PLUMBING

- Is there a safe supply of drinking water? Yes No
- Is there adequate water pressure? Check by flushing the toilet and turning on a water faucet at the same time. Yes No
- Does the toilet flush properly? There should be no water stains on the ceilings beneath the toilets. Yes No
- Do you have an adequate supply of hot water? You may find the supply inadequate if it is shared with other apartments. Yes No

ELECTRICAL

- Are adequate electrical outlets provided and do they operate properly? There should be at least one per wall in each room and over the kitchen counter. They should be no more than 12 feet apart. Yes No
- Are light switches located so you can light your way through the apartment? Switches may control an overhead light or wall outlets for table or floor lamps. Yes No

INTERIORS

- Are the floors solid and without holes or splinters? Yes No
- Is the carpeting clean and in good condition? Yes No
- Are the walls and ceilings painted or papered and without cracks? Yes No
- Is the kitchen countertop in good condition? Yes No
- Is there adequate storage space? Yes No
- Is the tub or shower in good condition? Yes No
- Is the bathroom sink in good condition? Yes No

FURNISHINGS

- Is the furniture the type, size, and quality needed? Yes No
- Is the furniture easy to care for? Yes No
- Are draperies, blinds, or other window treatments provided? Yes No

APPLIANCES

- Are the kitchen appliances the type, size, and quality needed? Yes No
- Do they work properly and safely? Yes No

LAUNDRY FACILITIES

- Are laundry facilities available? Yes No
- Are they clean? Yes No

OTHER

- How often is garbage collected? _____
- Are the garbage and trash containers in a convenient location? Yes No
- Are you unable to hear the neighbors next door or above or below you? Yes No
- Is there evidence of rodents or insects? If so, will the landlord pay for an exterminator? Yes No
- Are smoke detectors and a fire extinguisher provided? Yes No
- Has the apartment been checked for radon? Yes No

  What was the reading? _____

Activities

☆ Activity 1.

Hermie is moving to your community and is looking for a place to rent. He doesn't know where to begin his search and has asked you to help him. You're not really sure either, but you've agreed to help. Where do you begin? Listed below are some possible ways to find a place to rent. What can you find out from each of them?

a. Classified ads: What headings did you find in the classified ads in your local newspaper?

_____

_____

_____

b. Yellow pages: What kinds of places were listed here?

_____

_____

_____

c. Chamber of Commerce (or the office of the city manager or mayor): What kinds of places did you find out about from this source?

_____

_____

_____

d. Real estate salesperson: Talk to one or more real estate agents—preferably three. What information did you get from them?

_____

_____

_____

e. Ask three friends if they know of a place for rent. What did you find out?

_____

_____

_____

f. When driving or walking around your neighborhood, can you find any places for rent? What could you find?

_____

_____

_____

g. Check in the yellow pages of the telephone directory or the classified ads of the newspaper to see if there is an apartment locater service in your community. If so, is there a cost for its services? What kinds of services are offered?

_____

_____

_____

h. There may be still other ways of locating a place to rent in your community. If so, what are they?

_____

_____

_____

What did you find out from those sources?

_____

_____

_____

☆ Activity 2.

What do you see as the advantages and disadvantages of each source of information?

a. Classified ads _____

b. Yellow pages _____

c. Chamber of Commerce _____

d. Real estate salesperson _____

e. Friends _____

f. Neighborhood search _____

g. Apartment locater service _____

h. Supermarket bulletin boards _____

i. Other methods _____

_____

_____

_____

Activity 3.

Now rank each of the above sources of information from 1 (most helpful) to 8 (least helpful).

(1) _____

(2) _____

(3) _____

(4) _____

(5) _____

(6) _____

(7) _____

(8) _____

Activity 4.

On a street map of your area, show the types of apartments available, where they are located, and how much they cost. You will need the information from the previous activities to do this.

☆ **Activity 5.**

Fill out the Home Values Test (your leader will make a copy for you). What do you value most in a home?

_____

_____

_____

Is it what you expected?

_____

_____

_____

If not, what did you expect?

_____

_____

_____

Activity 6.

Bring copies of the Home Values Test to one of your group meetings and have everyone there take it. Discuss the results.

Activity 7.

If there is a different activity that would help you learn about selecting a place to rent, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

..... Presentation Ideas .....

1. Using what you learned in Activity 1, tell about how to locate a place to rent.
2. Tell about the advantages and disadvantages of different methods of locating a place to rent.
3. Show the map you made in Activity 4 and tell about the different sections of your community where rental housing is available.
4. Tell how personal values may influence the housing that each individual may prefer.

Hermie is moving into his new apartment.

Utilities

Getting Connected

Objectives

When you finish this section, you should be able to:

1. identify which utilities you will be responsible for in a given apartment
2. describe how to establish service for utilities needed
3. evaluate, based on your needs, the levels of service available from telephone and cable television
4. list 10 ways to conserve energy to control utility costs
5. list three ways to conserve water to control utility costs

What Are Utilities?

Utilities are household services such as electricity, gas, oil, and water. Telephone service is another type of utility, as is cable television.

When looking for an apartment to rent, you need to find out which utilities will be included in the rent and which will be additional costs to you. The electric bill is seldom included in the rent; neither is the telephone bill—after all, you can't blame your landlord if he/she doesn't want to pay for your hours of long-distance telephone conversations to your friends back home. If the unit is heated with either gas or oil, you may also have a separate bill for that. Usually water, sewer, and trash collection are included in the rent.

If the utilities will be included in the rent, the landlord is responsible for establishing service and payment of any connection fees, desposits, and monthly bills. For each utility you are responsible for, you need to know:

- who to contact to begin service
- what will be the approximate monthly cost
- how much the connection fee is, if any
- whether there is a deposit to pay; if so, how much; and when it will be refunded
- when service will begin

..... How to Get Service .....

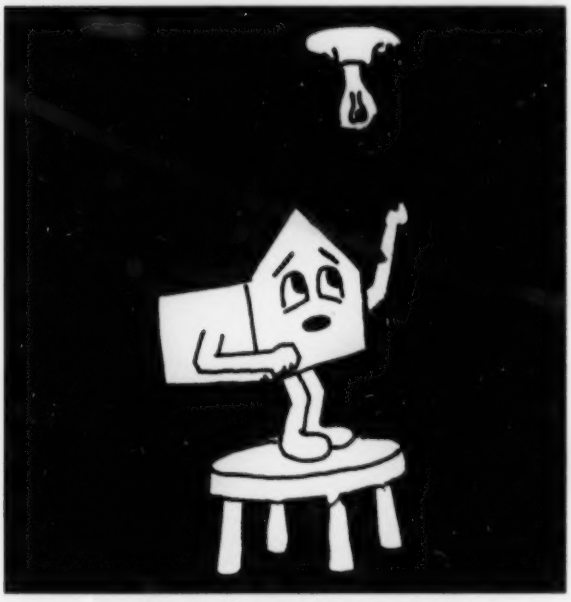
Arrangements for connecting utilities or services can be made by writing, phoning, or visiting each company. You can find out who provides the various utilities or services needed for your apartment from your landlord or the yellow pages of the local telephone directory.

.... How Much Will It Cost? ....

Either the landlord or the previous tenant should be able to tell you the average monthly bill for electricity, gas, oil, or water. Be sure, however, to ask about both the lowest and the highest monthly bill so you don't get a shock (payment shock, not an electric shock) when the winter heating bill arrives. Some electric companies will bill you a uniform amount each month, based on the total use for the year, if you ask them to do so.

..... Is There a Deposit? .....

Most utility companies will require you to pay a deposit before they will begin service. Sometimes the deposit is returned to you after a year, if you have shown that you pay your monthly bills promptly. Other companies may keep the deposit until you move and will deduct the amount of the last bill from it. Ask the utility company about its policy when you are arranging for service.



Sorry, Hermie, you forgot to have the electricity connected.

... When Will Service Begin? ...

Having electrical and telephone service when you move in requires prior planning. Unless you like dining on take-out food by candlelight, don't expect to call your friends over for a housewarming party in your new apartment the day your lease begins. Quite likely there will be some delay in getting your utilities connected. For this reason, it's a good idea to contact the company well in advance to let them know when you want your service to start. A two-week delay is not uncommon, and it may be even longer at a time many people are moving to the area, such as in a college town when students return for classes in the fall.

What Kind of Telephone Service ..... Do I Need? .....

Getting telephone service is a lot more complicated than it used to be. Instead of getting your phone, installation, and service from one company, you now get your local telephone service from one company and have a choice of several companies for long-distance service. You can purchase the equipment from any number of stores and catalogs in an array of styles and colors. Given the way you expect to use your telephone, which extra equipment and type of service will suit you best at a cost you can afford?

Local Telephone Service

There are several levels of local telephone service. The best one for you depends on how many local calls you expect to make each month. If you make only a few short calls, the lowest level of service may be the least expensive. If you can't get through the day without calling all your friends in town, you should get a flat-rate service that allows you an unlimited number of local calls. The telephone directory explains the levels of service available in your community. If you are moving to another locality, your local telephone company can help you obtain a directory explaining the options and costs for the new community. There is usually a charge for directories from outside your area code.

You also may request optional services such as caller identification, call waiting, call forwarding, three-way calling, improved computer access, and many others. These are usually explained in the telephone directory or by your service provider. Keep in mind that telephone companies often assess a monthly fee for each of these services and that these fees can

quickly add up to a lot of money in a year's time. Be sure you really need these services and that they are not just novelties.

If you have a roommate, you may decide to install a local line only and purchase long-distance debit cards for your long-distance calling.

A cellular phone is another option. You buy the phone and sign a contract for service. How much you pay also may depend on how much you use your cellular phone outside your local area. Service comes in various price ranges, so be sure to read the fine print and compare the options before you sign. Remember that the $25 monthly fee that doesn't look like very much when you sign up for an extra service adds up to $300 per year. Is the service something that is very important to you, or do you have more important uses for that money?

What About Cable Television?

Another service that many people want is cable television. Before getting it, find out what channels you can get without cable. Some apartments come with cable television service, but for most the cost will be extra. In some places, an apartment or condominium complex may have reduced rates. Call the cable company to find out the connection fee, the cost of the basic monthly services, which channels you get as a part of the basic service, and the cost of the premium (pay) channels. Cable television with all the premium channels is nice, but it can be expensive. Ask yourself how much you really watch television. Will watching movies at home save money over other alternatives such as going out to see them or renting videotapes?

. . . Controlling Utility Costs . . .

After you have made all the arrangements for the utilities, you are ready to move in. Your job is not finished, however. In fact, your job has just begun. Conserving energy and water is very important, not only to save you money but to help preserve our environment.

Even as a renter there are many things you can do to conserve energy and water. The biggest energy users are heating and cooling your apartment and heating the water. By controlling these, you will save the most energy (and dollars) for your effort. In Activity 2 you will learn several things you can do to keep your electric and water bills low.

Activities

☆ **Activity 1.**

For your community, make a list of all the places you would go to have the utilities connected. For each type of utility or service, what are the connection fees and what deposit, if any, is required?

Activity 2.

Make a list of inexpensive ways to improve the energy efficiency of an apartment. Find out how much each of these ideas would cost. If you can't do this for an apartment, then do it for the place where you live now. (Note: Do not skimp on health or safety issues. For example, you should always wash sheets and towels in hot water to kill dust mites and prevent infection. Also, don't set thermostats too low in winter or pipes may freeze and burst.)

Activity 3.

Do one of the following activities:

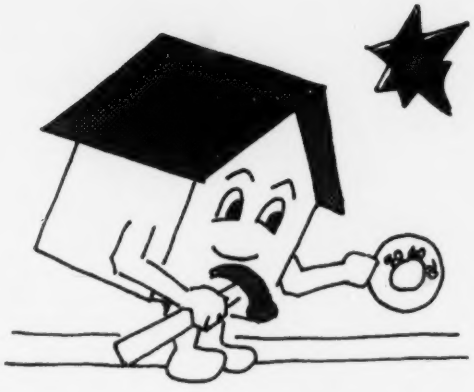
a. Arrange to have the energy auditor from your local (electric) utility company conduct an energy audit on your home. Involve your family in this activity. Share what you learned with other members of your group. (There may be a fee for having an energy audit.)

b. Find out if the energy auditor will be conducting an energy audit on someone else's home. If so, ask if you and your fellow group members may observe.

c. Invite the energy auditor to a meeting. Have him/her tell about where energy leaks are in a house. See your leader for specific instructions on inviting a guest speaker.

Activity 4.

Play "You—The Energy Game." In the leader's guide you will find the game rules, a copy of the game board, and a master copy of question cards. You will need to make your own question cards and markers and to copy the game board from the leader's guide. The rules may be modified, if necessary. Suggestions on making games are also included in the leader's guide.



Hermie is saving energy by lowering the thermostat.

Activity 5.

On the grid below, plot the kilowatt hours used each month of the year in your home. You will need to use the electric bills for the last twelve months. In which month is energy use the highest? _____

Why? _____

Activity 6.

Using the worksheet below, find out the cost of telephone service for local calling.

LOCAL SERVICE	BASIC RATE	COST PER CALL	ADDITIONAL COST FOR 20 CALLS PER MONTH	TOTAL MONTHLY COST
a. Local calling	_____	_____	_____	_____
b. Local calling with allowance	_____	_____	_____	_____
c. Unlimited local calling	_____	_____	_____	_____
d. Other: _____	_____	_____	_____	_____

What one-time costs will you have for:

a. Installation _____

b. Equipment purchase _____

c. Other _____

Total one-time fees: _____

Considering your own needs, which combination of telephone service and equipment do you think would be best for you? _____

Why? _____

Activity 7.

If cable television service is available, find out the monthly cost to get the service you would want and can afford:

ONE-TIME COSTS

Installation fee	_____
Other fees	_____
Total one-time cost:	_____

MONTHLY COSTS

Basic service	_____
Next level of service	_____
Converter rental	_____
Premium channels or packages	
a. _____	_____
b. _____	_____
c. _____	_____
d. _____	_____
e. _____	_____
f. _____	_____
Total monthly cost	_____
Total annual cost	_____

A satellite dish may be an option, too. Again, investigate the costs for installation, maintenance, and various options before signing any contract for services.

"Hello, Hermie. This is Hermione. Can we talk?"

Activity 8.

If there is a different activity that would help you learn about getting utilities connected, conserving energy or water, or the cost of telephone or cable television service, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

..... Presentation Ideas .....

1. Tell about how to get the utilities connected, about connection fees, and about deposits.
2. Demonstrate some low-cost and no-cost ways for renters to conserve energy.
3. Show how the cost of local telephone service differs for various levels of service and how to choose the appropriate level.

Renters' Insurance
Are You Covered?

. . . . . Objectives . . . . . .

When you finish this section, you should be able to:

1. understand what renters' insurance is
2. understand why renters' insurance may be needed

. . . . . Why Do I Need It? . . . . . .

After you have found the "perfect" home away from home, it's important to consider buying renters' insurance before you move in. Renters' insurance protects your personal property from perils such as fire, wind, and theft. It also provides personal liability coverage, which protects you from claims owing to someone's being injured while in your apartment or damage that you do to other people's property.

Renters often overlook buying insurance because they don't own the building; however, they do own stereos, televisions, computers, and clothes. Renters are also liable for their guests' safety and well-being and for the damage they do to the property of other persons.

. . . How Much Should I Get? . . .

Before deciding how much insurance is needed, sit down and make a list of all your possessions. This is known as an inventory. Estimate the current value of each of these items and add them up to find the total. This should give you an idea of the amount of insurance you need. You will receive only what the items are worth at the time of the loss, however, unless they are insured for replacement cost. It would be a good idea to take the list to an insurance agent for an opinion as to the amount of coverage needed.

Now you're halfway there. You still need to decide how much liability coverage you need. Even if your possessions are not worth very much you may want to consider renters' insurance for the liability coverage it provides.

199

"Oops!"

..... Where Can I Get It? .....

A very important point to remember is that no two policies are the same, so shop around for insurance. Check with several different companies for the best deal. Don't be afraid to ask questions! Friends may be able to provide you with some names of companies or agents for you to check. The yellow pages are another place to look.

.... How Much Will I Pay? ....

Renters' insurance is considered a necessity by many people and, fortunately, it is relatively inexpensive. The rate you pay depends on various factors, some of which are:

- where your apartment is located
- the number of units in the building
- what materials the building is constructed of
- whether there is a smoke detector in the unit
- jewelry, silver, stamp collections, furs, guns, or certain other types of possessions
- whether you have a dog (Dogs sometimes bite people!)

Another factor that determines the cost of renters' insurance is the amount of the deductible. The deductible is the amount the renter agrees to pay before reimbursement. The higher the deductible, the lower the cost. Conversely, the lower the deductible, the higher the cost. In addition, the rate paid for renters' insurance will be influenced by whether you are insured for replacement cost.

An additional coverage you may want to consider is replacement cost. An ordinary policy will reimburse you the depreciated cost of items lost (less the deductible, of course). Because many items you own are used or old, their depreciated value may not be very much even if they still are useful. In contrast, the cost of replacing these items may be considerable. For a few dollars more on your insurance premium, you can get replacement cost coverage. This will provide you with the cost of replacing the property that was lost.

As important as how much you will pay for a specific level of coverage is the service you receive from your insurance agent. After all, you are only buying the insurance so that you can make a claim for a loss, if the need arises. At that time, the cooperation of the insurance agent and the company becomes very important, so they should be chosen carefully.

How Will I Know What I've Lost?

It's important for you to keep accurate records of all your belongings, including receipts, purchase dates, serial and model numbers (if applicable), and photographs. Keep this information in a safe place, such as a safe deposit box, or in a separate location such as your parents' home. You can keep a copy in your apartment, but don't keep the original there!

..... Did You Know? .....

Did you know that your belongings are covered even if they are not in your apartment at the time of the loss? Well, they are. For example, if your camera is stolen out of your car, your renters' insurance would cover the loss (minus the deductible, of course). But note that certain items, such as furs, jewelry, antiques, collections, silver, and computers, have limited coverage. If you own any of these items, some additional or special insurance may be necessary.

It's comforting to know that if your apartment is damaged by fire, or any other condition covered by your policy, you will not be out on the street. If you are no longer able to live in the apartment, the insurance company will pay the difference between your current living expenses (hotel room, meals at restaurants, etc.) and your "normal" living expenses.

Do I Have to Buy Renters' Insurance?

Before rushing out to buy renters' insurance, find out if you are covered by your parents' homeowners' or renters' policy. Coverage would only be under certain circumstances and for a fixed amount. If you are buying a policy of your own, find out if one policy would cover all roommates living in the apartment, or if each roommate needs an individual policy. When discussing this with your insurance agent, be sure to ask about both personal property coverage and personal liability coverage as it affects each roommate. This tends to vary from one insurance company to another.

Glossary

Deductible: The amount of the loss that will have to be paid by you (the insured).

Depreciation: The reduction in value of an item due to its deterioration, age, use, or being out of date.

Insurance: The contract between you and your insurance company that protects you against losses of certain types (named in the policy) and due to specific types of events (named in the policy).

Liability: Personal liability insurance protects you from claims or lawsuits owing to your damaging other people's property or from injuries they suffer while on your property.

Replacement cost coverage: Provides for the current market-value cost of replacing the items lost or damaged instead of the depreciated value.

Hermie has no money.

Activities

☆ **Activity 1.**

Talk with your parents about their homeowners' policy. Then call their insurance agent and find out if you would be covered by their policy if you moved into your own apartment. Under what circumstances? For what amount?

_____

_____

_____

☆ **Activity 2.**

Take an inventory of all the things you own (or take an inventory in a room of your parents' house). Make a chart (see sample at the end of this section) and list all of the items. Collect as many purchase receipts as possible for these items, or estimate the cost of each. List the purchase prices on your inventory chart. Add to the chart serial numbers, model numbers, brand names, plus any other information that would help describe the items if they were lost or stolen. If possible, photograph items. Place inventory chart in a safe deposit box and keep a copy in a file at your home.

Activity 3.

Invite an insurance agent to speak at one of your group meetings on the topic of renters' insurance. See your leader for specific instructions on inviting a guest speaker.

☆ **Activity 4.**

Compare insurance policies and rates for the same amount of protection from two different companies (ask the insurance agent for a sample policy). Base the amount and type of coverage on what you think you may need when you rent your first apartment. You may find that different companies will recommend different amounts of basic or minimum coverage. Use the Premium Comparison Chart at the end of this section to help you compare premiums. How do the policies compare with respect to the premium?

_____

_____

_____

Read over both policies to see what they cover. How are they alike?

_____

_____

_____

Does one policy offer coverages in the basic policy that the other does not? _____ If so, what are they?

_____

_____

_____

☆ **Activity 5.**

Answer the following questions for each of the policies (you may have to ask the insurance agent for help).

a. Would credit cards be covered if lost or stolen?

_____

b. If you were mugged, would the items stolen be covered?

_____

c. Is there a coverage limit on your computer?

_____

d. With respect to the coverage limit, would a computer be considered a single unit, or would each component be valued separately?

_____

e. For what amount would jewelry be covered?

_____

f. If you and two other people decide to share an apartment, is one insurance policy enough or would each person need a policy?

_____

g. If your stereo was stolen when you forgot to lock the front door, would you be covered?

_____

h. If your dog gets into a fight with a neighbor's dog and injures it, would your insurance pay for the neighbor's vet bill?

_____

i. If one of your parents (or other close relative) falls in your apartment and is injured, would your insurance pay the medical bill?

_____

Activity 6.

What things do you have that could not be replaced if stolen or lost?

_____

_____

_____

_____

_____

Activity 7.

If there is a different activity that would help you learn about renters' insurance, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

PREMIUM COMPARISON CHART

Policy coverage as follows:	*Coverage amount*	*Policy 1 premium*	*Policy 2 premium*
• Personal property (including theft coverage extension)	$_____	$_____	$_____
• Loss of use	$_____	$_____	$_____
• Personal liability (each occurrence)	$_____	$_____	$_____
• Medical payments (each person)	$_____	$_____	$_____
• Damage to property of others (each occurrence)	$_____	$_____	$_____
• Credit card and depositors forgery	$_____	$_____	$_____
Optional coverage:			
• Replacement cost on contents	$_____	$_____	$_____

INVENTORY CHART

Room:			
Item	Date purchased	Original cost	Present value

Room:			
Item	Date purchased	Original cost	Present value

Presentation Ideas

1. Explain why a tenant should consider getting renters' insurance.
2. Tell how you did an inventory of the items in your room at home.
3. Tell about the results of your comparing costs of insurance from two different companies.

Furnishing Your Apartment

Two Orange Crates and a Door?

..... Objectives .....

When you finish this section, you should be able to:

1. determine which furnishings you need and which you want
2. identify possible sources of furnishings and accessories
3. select the best plan for furnishing your apartment within your available resources

..... What Do I Need? .....

Now that you have selected your first "home away from home," how do you plan to furnish it? If you rent a furnished unit, you may need only a few additional pieces of furniture or some accessories. If you rent an unfurnished unit, you'll need many things for your new home. What to buy is usually not the problem, however. The problem is how much it costs and whether you can afford it.

People often mistakenly think that an item that is well designed is always expensive and anything that is expensive is well designed. Fortunately, neither statement is true. Many well-designed items are relatively inexpensive.

Make a list of what you need (necessities) on a room-by-room basis. When you finish that list, make another list of what you want (extras). Now rank the items on each list from most important to least important.

You may be able to take some furniture from your room at home. Or you may find some of the things you need in the attic, basement, or garage of your parents' home. But even after all that scavenging, you may still need to buy a few things.

... How Much Can I Spend? ...

There are no specific rules for how much you can afford to spend on furniture and accessories for your apartment. We all know what furniture is—chairs, tables, sofas, beds, whatever. Accessories, however, are another matter. They are the items you put around the place to make it really yours, impart some of your personality, and enhance the place to give it pizzazz.

You may run across some spending guidelines if you look at interior design books. Just keep in mind that these are merely guidelines, not hard and fast rules. The amount of your monthly income that you have to spend on furnishings depends on various factors. These include how much you have in savings as well as all the other things you are using your monthly income to pay for, such as a car, a stereo, clothing, and food.

Although it's worthwhile to spend as much as you can afford on important items such as a good box spring and mattress, or new items, such as bed pillows, for health reasons, not everything needs to be a quality piece that you will want to keep for a long time. In fact, at this time in your life when you are just beginning a job or college, you may find that you will move a lot and would prefer not to have good-quality furnishings that might get damaged in the moves. You may want to buy just some inexpensive pieces that you plan to keep only until you replace them with what you really want, and when you have become less mobile.

..... Where Can I Get It? .....

We have already mentioned the "scavenging" technique for obtaining furnishings. Another possibility is to rent furniture you need. If you find you do need to purchase some items, there are many places you can go. These include yard sales, flea markets, catalogs, discount department stores, specialty import shops, hardware stores, and some drug stores and supermarkets. Of course, regular and discount furniture stores are also options. Check the yellow pages of the telephone directory to find stores that sell furnishings and the classified ads in the newspaper for yard sales and flea markets.

When you find an item you like, write on your list where you found it and what it cost. Keep a running total of your costs. If you are able to get everything on your list for the amount you budgeted, congratulations! If not, you basically have two choices: you can go back through the stores looking for less expensive substitutes for the items you selected or you can develop a buying plan for a specific time period (6 months, 1 year, 3 years, for example).

Remember, when selecting furnishings, that there are many well-designed inexpensive items to choose from. Baskets are a good buy. They can be used for a variety of purposes such as cocktail and end tables, storage of magazines and newspapers, wastepaper baskets, multipurpose storage, and as general accessories. Other inexpensive items include woven cotton rugs, directors' chairs, folding metal chairs, copies of famous chairs, posters, fabric panels, "silk" plants, dried flowers, metal shelving units, and various plastic items from furniture to accessories. To get some good ideas before you go shopping, view the video segment, "Two Orange Crates and a Door: Inexpensive Furnishing Ideas." Good luck!

..... Glossary .....

Accessories: Items, other than furniture, that enhance both the function and the decorativeness of a space. Accessories would include area rugs, floral arrangements, wall decorations, plants, and throw pillows.

Discount department store: A store that sells a wide variety of products, such as housewares, automotive supplies, clothing, and health and beauty aids, at reduced prices.

Furnishings: A term that refers to both the furniture and the accessories used in a space.

Activities

Activity 1.

View the video segment, "Two Orange Crates and a Door: Inexpensive Furnishing Ideas." Your leader can help you get a copy.

Activity 2.

Discuss what you have learned. Can you think of any additional inexpensive furnishing ideas? If so, list them.

_____

_____

_____

_____

_____

_____

_____

Activity 3.

Look for ideas in magazines, newspapers, and catalogs. Also visit stores. Keep a notebook of inexpensive ideas that you find. Make notes of inexpensive ideas that you create yourself. You may want to make different sections, such as window treatments, flooring, and furniture.

Activity 4.

This activity will help you learn what kinds of furniture you may need in your apartment and what each piece may cost.

a. Photocopy the two-bedroom floor plan and the furniture cut-outs on the following pages. Cut out the furniture pieces you would like and arrange them on the floor plan. Be sure to leave enough space for you to move around. Make a list of the furniture you would need.

LIVING AREA	DINING AREA	BEDROOM #1	BEDROOM #2
1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____
4. _____	4. _____	4. _____	4. _____
5. _____	5. _____	5. _____	5. _____
6. _____	6. _____	6. _____	6. _____
7. _____	7. _____	7. _____	7. _____
8. _____	8. _____	8. _____	8. _____

b. First, take the list you made and go "window-shopping" at a furniture store, department store, or catalog for the items on the list. On the following chart, fill in the price of each and where you found it.

c. Now look for places in your community (or one nearby) where you can get the same furnishings less expensively, such as discount stores, import stores, yard sales, or flea markets. A note of caution: at flea markets, you may find "old" furniture at very high prices because it is considered to be antique or collectible. In column 2 of the chart, fill in where you found it and what it would cost.

FURNITURE COST COMPARISON CHART

FURNITURE STORE		LESS EXPENSIVE PLACE		SUBSTITUTE	
ITEM	PRICE	KIND OF PLACE	PRICE	DESCRIPTION	PRICE
Desk	$500	Yard sale	$100	Door on 2 crates	$36
Dining chair	$100	Discount store	$30	Found one in attic	$0

Now look for some creative substitutes for the items on your list. Remember from "Two Orange Crates and a Door: Inexpensive Furnishing Ideas" that a headboard need not be a "headboard" but could be a piece of fabric draped on the wall. Or it could just as easily be two large wicker trays.

What ideas can you come up with for your place? How much would it cost?

_____

_____

_____

_____

_____

d. Compare the results of the three options in your chart. What differences did you find in the costs?

_____

_____

_____

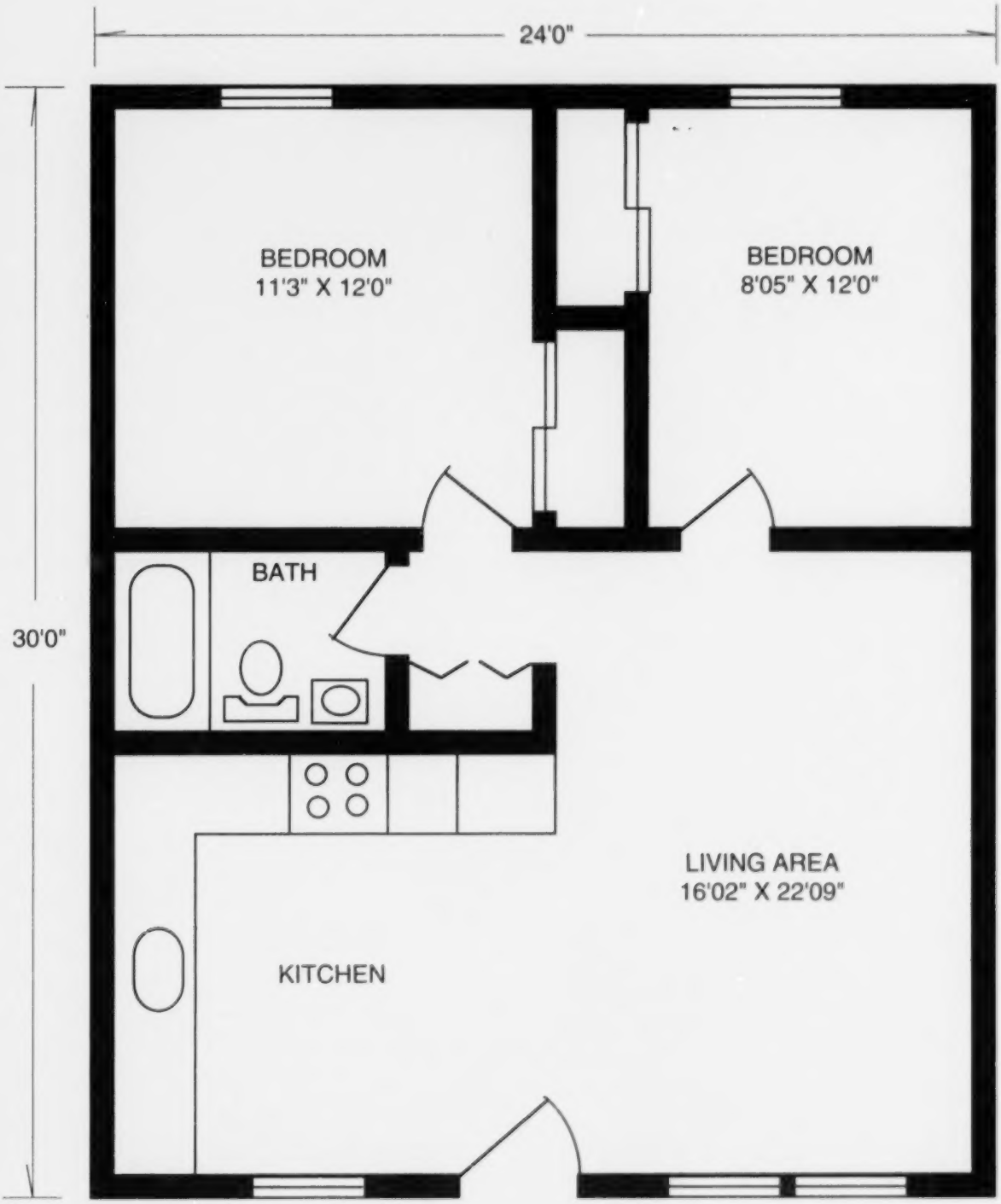
_____

Activity 5.

If there is a different activity that would help you learn about inexpensive ways to furnish an apartment, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

Presentation Ideas

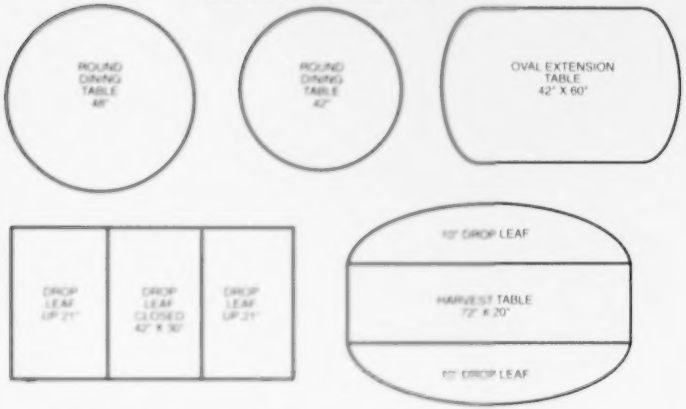
1. Make a slide set or a video of your own to show inexpensive ways to furnish an apartment.
2. Use illustrations from magazines or make your own to show inexpensive furnishing ideas or ideas you have used.
3. Show the results of your cost comparison activity (Activity 4).
4. Illustrate several inexpensive furnishing ideas by making a model room from a cardboard box.
5. As part of any of the above suggestions, you may want to include the cost of your ideas to demonstrate the savings involved.


24'0"
30'0"
BEDROOM
11'3" X 12'0"
BEDROOM
8'05" X 12'0"
BATH
LIVING AREA
16'02" X 22'09"
KITCHEN

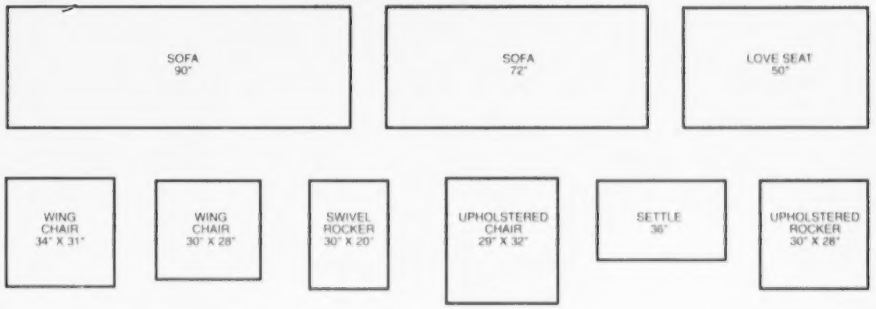
Furniture Cutouts

SCALE: 1/4" = 1 FT.

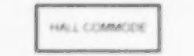
DINING TABLES


ROUND DINING TABLE 48"
ROUND DINING TABLE 42"
OVAL EXTENSION TABLE 42" X 60"
DROP LEAF UP 21"
DROP LEAF CLOSED 42" X 30"
DROP LEAF UP 21"
12" DROP LEAF
HARVEST TABLE 72" X 20"
12" DROP LEAF

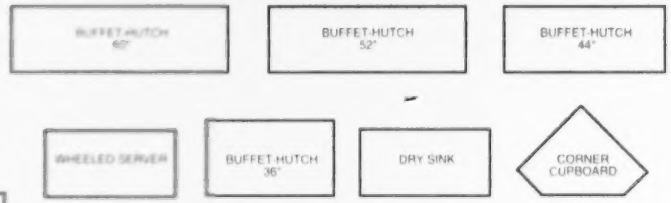
UPHOLSTERED



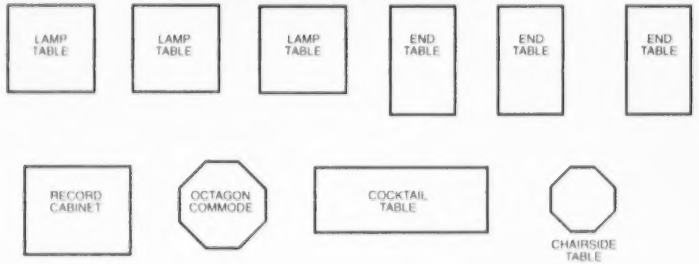
MISCELLANEOUS



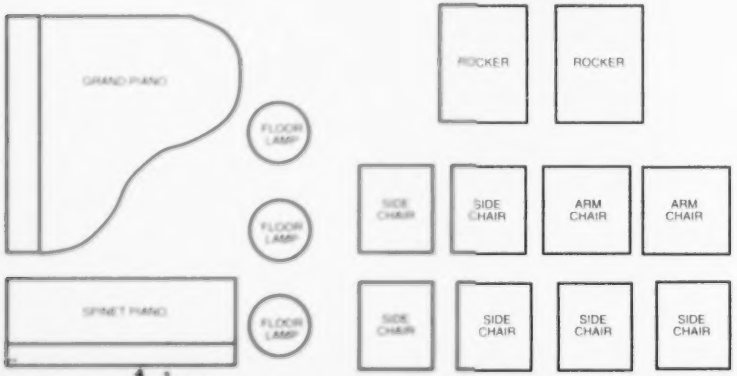
DINING PIECES



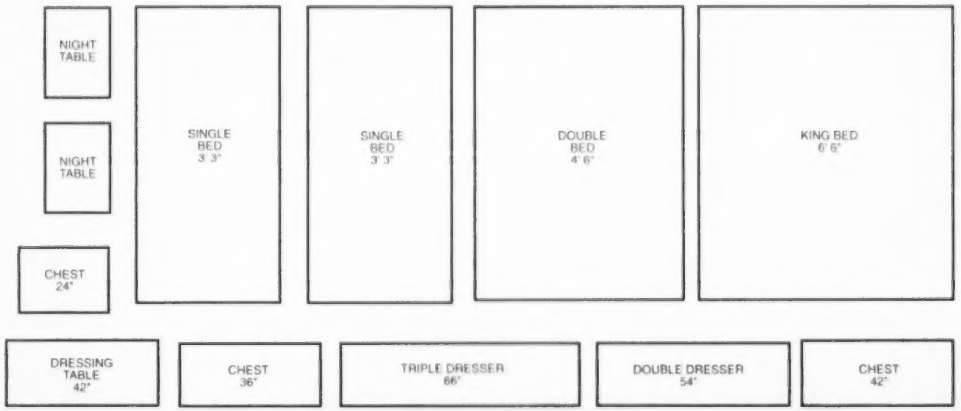
OCCASIONAL TABLES



CHAIRS



BEDROOM



Taking Care of Your Apartment

Playing the Security Deposit Sweepstakes

Objectives

When you finish this section, you should be able to:

1. know how to maintain your apartment to avoid deductions from your security deposit
2. name four principles that will help you manage your time and energy when caring for and maintaining your apartment
3. list at least four places to get information that will help you solve cleaning and maintenance problems

Why Bother?

You have just put the finishing touches on your new home! Your posters are hung, your pillows are tossed in a carefully arranged casual manner, and your silk plants are growing nicely. Now it's time to sit back, relax, and admire your work. But don't relax too long; keeping your place looking great requires some maintenance, unless, of course, the good fairies or elves come in at night and clean while you are asleep. Now stop moaning and groaning; home maintenance (a sophisticated name for cleaning) is not as bad as it sounds. With some thought and organization, home maintenance can require very little of your time, allowing you more time to do the fun things you want to do!

Another benefit—one that means money—is that if you don't take care of your apartment, you may not get your security deposit back. The landlord can deduct charges for damage beyond normal wear and tear and for cleaning if you left things in a mess.

OK. So Where Do I Start?

First, you will need the right equipment and the right supplies. Second, make sure you have these supplies on hand. It's no fun to have to go to the store to buy cleaning supplies after you get the urge to clean, because your urge has usually gone by the time you get back from the store and it could be another three months before you again get the urge to clean! Also make sure that your equipment is in working order.

Third, keep your supplies and equipment in an easy-to-reach place. If the vacuum cleaner is in the back of the closet behind some boxes, how often will you use it?

And last, having a carrying container for your supplies makes them easier to take from room to room to use. Another technique would be to have a set of cleaning supplies for each room, but this can get rather expensive.

What Will I Need?

Before going shopping for equipment and supplies, consider what surfaces you need to clean to determine what you will need. Remember, when using cleaning products and equipment, to read and follow the manufacturer's directions because they have tested the product and know how it best performs.

If you are unsure of how to clean something, there are ways of finding out what you need to know. These include:

- looking in the handbook you received from the apartment manager or landlord
- asking the apartment manager or landlord
- consulting a book on home maintenance
- calling the local extension agent
- reading the manufacturer's literature (either the manufacturer of the cleaning product or the manufacturer of the item you want to clean)
- talking to home furnishings dealers

I Don't Need to Start until Next Month, Right?

Now that you have your equipment and supplies assembled and the urge to clean has hit, what job do you do when? After all, the draperies do not need to be dry cleaned daily and the trash should be taken out more often than once a year. How often you need to clean depends on many factors, such as the number of people living there, the types and colors of materials, standards of cleanliness, and the kind of use your place gets.

One last (rather unpleasant) topic is that of pest control (bugs, not your roommate). Remember the old saying, "An ounce of prevention is worth a pound of cure," then consider some preventive techniques. First, keep your dwelling clean, especially under furniture and behind appliances. Second, keep all food in tightly closed containers and clean up crumbs and spills immediately.

Third, newspapers and paper bags are favorite hiding places for bugs, so don't keep a collection. And last, make sure that there are no holes in your screens or gaps around windows or doors through which bugs could enter. As for the "cure," there are many commercial insecticides on the market. It is important when using insecticides to read label directions carefully to ensure safety for people and pets.

Good luck in maintaining your apartment. And remember, a little additional time spent organizing means a lot less time spent cleaning!

Things to do this year. May—clean house.

Activities

☆ **Activity 1.**

Go clean your room! Never mind . . . only kidding. But try some of the following activities that will be more fun.

Activity 2.

View the video segment "Hermie Cleans House." Your leader can help you get a copy. Do any of these principles apply to something you did yesterday? If so, list them.

Activity 3.

Show "Hermie Cleans House" at one of your meetings. Lead a discussion on the "principles" of keeping an apartment clean. Libraries have books on cleaning and stain removal, and many resources are available on the Web. Manufacturers that sell cleaning products often have pamphlets available for little or no cost. Always read the label before using a cleaning product.

Activity 4.

Invite a local apartment manager, landlord, or maintenance person to come to a group meeting to discuss care and maintenance of an apartment. (See your leader for specific instructions on inviting a speaker.) What are some common maintenance problems mentioned by the speaker?

What can be done to avoid those problems?

How are deductions made from the security deposit for damages?

☆ **Activity 5.**

Make The Security Deposit Sweepstakes Game. In the leader's guide you will find rules for the game and master copies of the game board and question cards. You will need to make question cards. You will also need to get one die and some type of moving pieces. You may want to involve others in your group in making the game. Additional suggestions for making games are in the leader's guide.

When you finish making it, play The Security Deposit Sweepstakes Game at a group meeting.

☆ **Activity 6.**

Your next-door neighbor, Hermie, has come to you for help in cleaning his apartment. He tells you he has just a few simple questions, so here goes . . . . (If you don't know the answers to Hermie's questions, use the list of sources to consult for information.)

a. He spilled his plate of spaghetti and tomato sauce on the light green carpeting in the dining room. The carpeting is nylon plush and the stain has been there for two days. How should the stain be treated?

b. Hermie was cooking his favorite meal, chicken pot pie. It really made a mess when it boiled over and burned onto the bottom of the oven. How should he clean it? How could he have prevented the problem?

c. The freezer is so full of frost and ice that the door will no longer close. The freezer is a manual defrost model. How should Hermie defrost it?

_____

_____

_____

d. The vinyl mini-blinds that came with Hermie's apartment are covered with dust. They contain lead and probably have deteriorated over the years. How would you clean them?

_____

_____

_____

e. The porcelain-coated, cast-iron kitchen sink has a large, dark coffee stain in it. What can Hermie do to remove the stain?

_____

_____

_____

Activity 7.

If there is a different activity that would help you learn about caring for and maintaining your apartment, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

..... Presentation Ideas .....

1. Tell about how to get motivated to clean your apartment. It may be more interesting if you do it as a character such as Dr. Kleenzit or Hermione.
2. Tell what cleaning materials might be needed for an apartment and how they would be used.
3. Demonstrate how to remove various stains or spots from some item in an apartment, such as the carpeting, walls, upholstery, and wood furniture. You should be able to get samples to use from stores that sell furniture, carpeting, paints, or wall coverings.
4. Show how to properly store cleaning materials away from children and pets.
5. Show how to read the label carefully for hazards associated with various cleaning products. Demonstrate how to cover skin, clothing, hands, and eyes to prevent contact with caustic chemicals and how to ventilate a room for cleaning. Also, share the phone number for the poison control center and local hospital and indicate what materials (syrup of ipecac and activated charcoal) are used to treat different types of poisons. Emphasize that ammonia and bleach and products containing them should never be mixed because of the fumes that are created.

Hermie is ready to clean house!

Selecting a Roommate

Do I Know You?

Objectives

When you finish this section, you should be able to:

1. identify your three most important roommate selection criteria
2. know how to find a roommate

Why Would I Want a Roommate?

People have roommates for various reasons such as economic necessity, companionship, safety, or home maintenance if they travel a lot. If you decide to have a roommate, it is important that you and your roommate be compatible in your likes, dislikes, needs, wants, and values or be able to live with the differences. But remember, even the best of roommates may occasionally have disagreements.

When selecting a roommate(s), have a discussion with the person(s) before making a commitment. This does not have to be a formal interview; in fact, it would be better if it were informal. But you should have a written list of points you want to cover or questions you want to ask, so that you don't forget anything. It will take some time and thought on your part to develop this list, but it will be worth it in the long run.

What kinds of things might you want to find out? This will vary according to your own personality, wants, needs, pet peeves, habits, and many other things. Points to discuss might include:

- cost of the unit
- how much space you need, including how many bedrooms
- location of the unit
- whether you should get a furnished or unfurnished unit
- cooking and food shopping preferences
- cleaning and laundry responsibilities
- personal habits
- guest policy
- whether there will be any pets
- entertaining
- financial obligations, such as in whose name the utilities will be placed and how security and utility deposits will be paid

How do you think Rose and Hermione would get along as roommates?

..... Roommate Scenario .....

HERMIONE: Isn't this neat? Our friends, Hermie and Roscoe, are roommates, and now we're going to be roommates!

ROSE: Yes, this is going to be so much fun!

HERMIONE: I can't wait to go apartment hunting downtown. I want a big apartment with hardwood floors!

ROSE: But I don't want to live downtown, it's too noisy. Besides, a big apartment with hardwood floors will be too much work to keep clean. I want carpeting.

HERMIONE: Don't worry about cleaning, we can hire a maid. Now . . . I'll need a bedroom with a large closet because I have so many clothes.

ROSE: We can't afford a maid and we don't need a two-bedroom apartment. It's going to cost too much, and I don't have much money to spend on rent.

HERMIONE: Surely you have enough money that we can get one of those really nice downtown apartments in one of the restored historical buildings. Then we'll have lots of parties and invite everyone we know. Also, we need room for my pet kangaroo!

ROSE: But I told you I don't want to live downtown! And you never mentioned that you had a pet kangaroo. I'm allergic to kangaroos. Let's be practical, Hermione, and discuss utilities. Should each of us put up half of the utility deposit?

HERMIONE: I don't know how we should divide the deposits, but I do know that we need a telephone in every room. I love to talk on the telephone.

ROSE: That will be too expensive! But while we're on the subject of utilities, we're going to have to be very careful to conserve them.

HERMIONE: Okay, I'll conserve water by taking 30-minute showers instead of my usual 60-minute showers. That should help!

ROSE: (sighing) Oh, Hermione . . . Do you think we're going to be able to share food costs and cooking duties?

HERMIONE: That would be great! Only I can't cook. Maybe I could learn? I already know how to make really great toast.

ROSE: Hermione, you're hopeless! I think we should give this a little more thought before we actually become roommates.

HERMIONE: Maybe you're right, Rose.

To be sure that both you and your roommate(s) understand how expenses will be shared, what duties each of you will be responsible for, and what rules you want to establish, you should put things in writing, such as in a sample tenancy agreement.

"You-uh-need a roommate?"

Activities

☆ **Activity 1.**

After reading the roommate scenario above, how do you think Rose and Hermione would get along as roommates? How do you think they should solve their problem? What suggestions do you have for them?

Activity 2.

Write a scenario showing how a "successful" roommate discussion may be done. You might use Hermie and Roscoe, Rose and Hermione, or create your own characters. This skit could be performed at one of your group meetings.

☆ **Activity 3.**

On a separate sheet of paper, make a list of questions you would want to ask a potential roommate. Talk to several people you would consider as roommates. Which of them would seem to be the most compatible as a roommate? Why?

Activity 4.

Talk to several people who have roommates. Ask them what they like about having a roommate. What do they dislike? Also ask them why they have a roommate.

Activity 5.

If there is a different activity that would help you learn about selecting a roommate, write a description of it and show it to your project leader. If your leader approves, you may use it as one of the optional activities.

Presentation Ideas

Tell about the questions you should ask when talking to someone about becoming your roommate.

Sample Tenancy Agreement

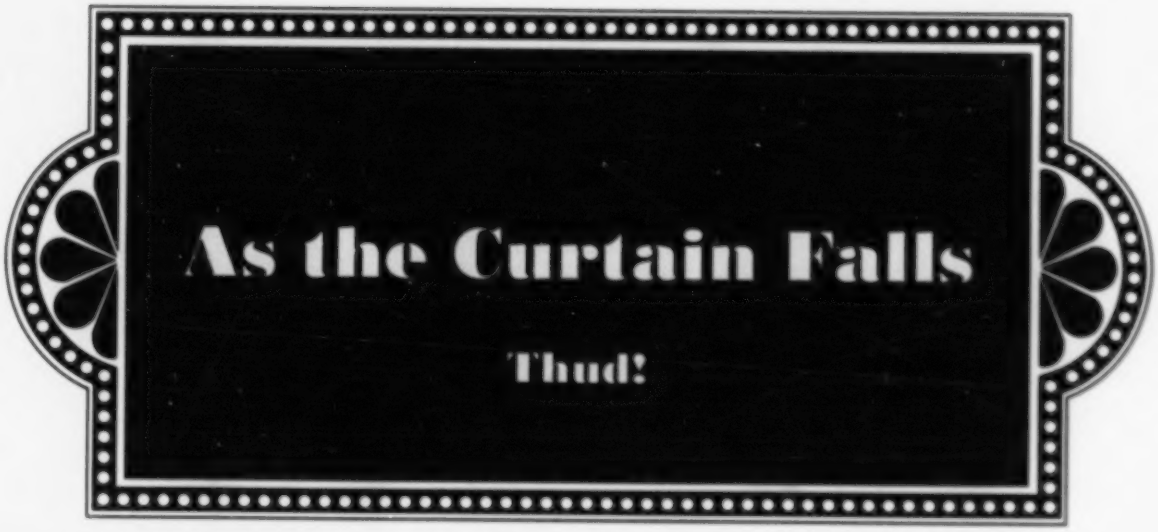
This agreement is between Mary Smith and Jane Jones for the apartment known as 400 Merry Manor, Lancaster, Pennsylvania.

1. Smith and Jones hereby acknowledge that the rent on said apartment is $500.00 due and payable on the first of the month with a five-day grace period.
2. Smith and Jones hereby acknowledge that they are each responsible for one half (1/2) of the rent, and that Smith will give Jones a check for her half on the first of the month and that Jones will pay the full amount to the landlord no later than the fifth of the month. Any late fees incurred will be the responsibility of the roommate(s) whose payment is late.
3. Smith and Jones hereby acknowledge that the utilities will be in the name of Jones, and Smith will give Jones a check for her share of the utilities (1/2 of basic charges plus long-distance calls on the phone, 1/2 of cable charges plus 1/2 of electric bill). This check will be given within five days of the request by Jones and a presentation by Jones to Smith of an itemized bill. Jones agrees to pay all bills when due.
4. Smith and Jones each acknowledge that they understand that they are jointly and separately responsible for the rent amount, and that no matter what happens (one loses her wallet, gets laid off, leaves the apartment, etc.), the full amount of the rent will still be due the landlord.
5. Smith and Jones each acknowledge that they understand that each can take legal action against the other for nonpayment of their share of the rent or utilities.
6. If either Smith or Jones wishes to be released from the lease, they must give 60 days notice to the other party, make all reasonable efforts to find another roommate, and be responsible for all rent and utility payments until a replacement is found. When a replacement is found, the other roommate must agree to the change within ten business days or give a reason in writing as to why consent is being withheld. Reasons must be such that a reasonable person would agree to them; no arbitrary or capricious refusals will be tolerated. All outstanding debts will be settled before either roommate is released from the agreement.
7. All major damages shall be recorded at the time of their occurrence and attributed to the proper roommate for apportionment of the damage charges at the end of the lease.
8. Each roommate shall be responsible for her own food, cooking, and personal items. Shared items for the apartment shall be paid for by both roommates, each paying 1/2.
9. Each roommate shall be responsible for her own cleaning and laundry. The common areas are to be kept clean through joint efforts, with the following exceptions: Smith will take out garbage and Jones will clean the bathroom fixtures.
10. If one roommate brings in a pet, she will be responsible for any and all charges incurred by having the pet in the apartment. This includes visiting pets.
11. Parties will be allowed on weekends, to end by 2:00 a.m. At all other times, noise levels will be kept reasonably low, with neither party making noise that is excessive or playing musical instruments, stereos, or TVs louder than is necessary for convenient hearing in the room in which they are located.
12. The hours of 7-9 p.m. Sunday through Thursday shall be designated as study hours, when the apartment is to be quiet and free from distractions unless a change is mutually agreed upon.
13. Overnight guests of either sex will be allowed on weekends, and on weeknights with prior consent. No guest shall visit for more than four days out of a week without paying $10 for each additional night to compensate for lack of privacy and crowding of facilities. This shall not apply to out-of-town family members or to guests that have the prior approval of the other roommate. Guests shall have second priority to residents when it comes to use of any facilities or equipment, and they shall be fed from the budget of the roommate that invited them. Any damage caused by guests shall be paid for by the roommate that invited them, and shall be duly noted as required in paragraph 7.

ROOMMATE _____

DATE _____ ROOMMATE _____

ROOMMATE _____


As the Curtain Falls
Thud!

Objectives

When you finish this section, you should be able to:

1. decide upon the most appropriate type of rental unit
2. inspect and evaluate that unit
3. create a renter's survival kit

The Grand Finale

At this point, you have already learned a lot about renting a place to live. You have participated in activities that should have helped you understand how the rental process works in your community. The same principles will apply in any other community you might move to, but the details may differ. You have learned about:

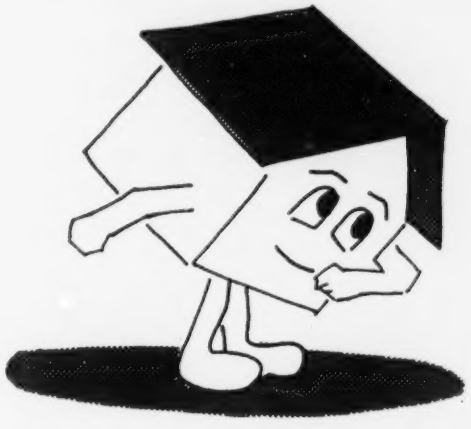
- the basic decision-making process
- reading and understanding a lease
- selecting a place to rent based on your needs, wants, and resources
- getting utilities connected and keeping your utility bills under control
- the importance of renters' insurance
- inexpensive furnishing ideas
- caring for and maintaining the apartment so that you can get back your security deposit
- selecting a roommate

Careers

There are many careers in housing related to the things you have learned in this project. These include residential property management, interior design, real estate sales, property insurance, energy auditor, consumer representative for a utility company, furniture sales, custodian or maintenance worker for a property management firm, and rental agent. You might ask people you meet in this project how they got started in their careers and what advice they might give to a young person with interest and ambition.

In Conclusion

For the finale, you will have an opportunity to put together all the things you learned in each section of this manual. You will decide what kind of place you would rent if you were looking today and compare your choice with what you thought at the beginning of this project. You are ready to look for and inspect a real apartment. You will do the final assembly and delivery of your renter's survival kit. Then take your final bow.



Hermie takes his bow.

Activities

☆ **Activity 1.**

Now that you're finishing this project, let's make some decisions about the kind of housing you would like to rent. Remember the housing choices chart at the beginning of this manual? The following chart is just like it, but because you now know about the alternatives and have thought about your needs and wants, you can make some decisions. Remember the difference between a choice and a decision? Circle your decisions on Chart 2.

How are your decisions different from the choices you made earlier?

CHART 2. HOUSING DECISIONS

• Do you want a lease?	Lease				No lease			
• What kind of place would you like to rent?	House	Apartment	Efficiency	Room	Townhouse	Duplex	Tent	Igloo
• Do you want a place where utilities are included in the rent?	Utilities included in rent				Utilities paid separately from rent			
• Do you want a furnished or an unfurnished place?	Furnished				Unfurnished			
• If you want an unfurnished place, how would you plan to furnish it?					Buy	Rent	Scavenge	Gather from home
• Do you want renters' insurance?	Insurance				No insurance			
• Do you want a roommate?	Roommate				No roommate			

Activity 2.

Using The Renter's Checklist and one or more of the methods you learned about in "Home, Sweet Home," choose a rental unit to inspect. Set up an appointment with the rental office, manager, or landlord to see the apartment. Be sure to explain that this is part of a 4-H project on renting that you are participating in. If you are doing this project as part of a group, you may want to schedule a time when you can go together to inspect the unit.

Before you arrive at the apartment, you should have reviewed the checklist and noted which things are most important to you. Doing this will make the inspection go faster. Be as critical as you want on your checklist, but please do not make negative comments to the person showing you the unit.

Ask for a copy of the lease, apartment rules, if any, and any other materials to help in your selection. What was your first impression of the unit?

_____

_____

_____

_____

After completing the checklist, what did you think of the unit?

_____

_____

_____

Read the lease and the rules. Look for the danger clauses that you learned about in "Reading the Fine Print." Is this a lease you would sign? Why or why not?

_____

_____

_____

Do the rules seem reasonable? Why or why not?

_____

_____

_____

Is it a place you would like to rent? Why or why not?

_____

_____

_____

_____

Activity 3.

What are some of the pros and cons of renting versus living at home?

_____

_____

_____

_____

_____

Activity 4.

Now it is time to finish your renter's survival kit. All through this project you have been preparing and collecting things for the kit. If you have questions on this activity, review Activity 2 in "Decisions, Decisions!" or consult your leader.

Activity 5.

If you decided to do a videotape, you should be ready to finish it. When it's done, announce its availability through your county extension office, your local high schools and vocational schools, churches, and anywhere else it might be used. Finally, schedule its "premiere" at a group meeting so that everyone can watch it. Introduce the stars, director, writers, and anyone else who helped in the production. You deserve to take a bow!

. . . . . The End . . . . . .

Hermie, what did you do to the curtain?

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4-H Activities Report

This report will help you keep a better record of your club activities. Fill it in as you complete each assignment. Refer to this record when you are entering county, state, and national programs. Ask your local leader to explain these programs to you.

My 4-H Activities Report for the 20 ___ Club Year

Projects taken _____

_____

Offices held

Club _____

County _____

"Show-and-tells" given to

Family _____

Friends _____

Local club _____

County _____

Regional _____

State _____

News articles _____

Radio _____

TV _____

Things done to improve my health _____

_____

Community service or citizenship work done

By myself _____

With club _____

Number of meetings my club(s) held this year _____

Number I attended _____

Number of new members I encouraged to join 4-H _____

Number of boys and girls I helped with projects _____

In what way? _____

_____

Check activities attended and tell how you helped

- ☐ 3- or 4-day camp _____
- ☐ 1-day camp _____
- ☐ Club or county tours _____
- ☐ Club picnic _____
- ☐ Countywide picnic _____
- ☐ 4-H Sunday _____
- ☐ County fair _____
- ☐ Achievement programs _____
- ☐ Roundup _____
- ☐ Teen Leader Retreat _____
- ☐ State 4-H Capital Days _____
- ☐ Camp Leadership Training _____
- ☐ Penn State 4-H Achievement Days _____
- ☐ Pennsylvania Farm Show _____
- ☐ National 4-H Week _____
- ☐ State Ambassador Conference _____
- ☐ Judging training _____
- ☐ Dairy Bowl training _____
- ☐ Others _____

_____

_____

Name

Address

Name of Club

Leader's Name

Name of Project

4-H Club Motto
"To make the best better"

4-H Club Pledge
I pledge
my head to clearer thinking,
my heart to greater loyalty,
my hands to larger service, and
my health to better living, for
my club,
my community,
my country, and
my world.

4-H Club Colors
Green and white